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Dec 2. 18



ANNUAL REPORTS

MADE TO THE

GOVERNOR OF OHIO,

For the year 1854.

COLUMBUS:

STATESMAN STEAM PRESS.

1855.

~~Doc 2110~~

US 25518-1.5



1861, Mar. 13.
Gift of
Wm. G. Ward Esq.,
Marion, Ohio.

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TWENTY-EIGHTH ANNUAL REPORT
OF THE
BOARD OF TRUSTEES
FOR THE
BENEVOLENT INSTITUTIONS,
AND OF THE
OFFICERS OF THE OHIO INSTITUTION
FOR THE
EDUCATION OF THE DEAF AND DUMB,
TO THE
GOVERNOR OF OHIO.
For the Year 1854.

1.—PUB. DOC.

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SECRETARY,

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OLIVER H. PERRY, FAIRFIELD.

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MRS. EUNICE L. STILWILL.

ASSISTANT MATRON,
MRS. EMMA TAYLOR.

VISITORS' ATTENDANT,
MARTHA A. FREE.

REPORT OF THE TRUSTEES.

COLUMBUS, OHIO, January 16th, 1855.

To His Excellency, WILLIAM MEDILL,
Governor of Ohio :

SIR—I have the honor herewith to present to you the Report of the Board of Trustees for the Benevolent Institutions, and also the Reports of the several Superintendents and other officers made to the Board.

I am, Sir, very respectfully,
Your obedient servant,

THOMAS SPARROW,
Sec'y Board of Trustees.

To His Excellency, WILLIAM MEDILL,
Governor of Ohio :

The Board of Trustees have performed their annual duty of examining the several Benevolent Institutions located in Columbus ; and now submit to you a report of their present condition, and history for the past year.

As required by law, the Board have given these Institutions a thorough examination. They take pleasure in being able to congratulate the people of the State upon the prosperity of these great monuments of their munificence, and upon the solid blessings which they are the means of imparting to the unfortunate classes which are inmates of them. Since the present Board have had charge of these Institutions, they were never in a more healthful condition. The present officers have been diligent and unremitting in the discharge of their duties; and are entitled to the thanks, not only of the Board, but of the people of the whole State.

LUNATIC ASYLUM.

Since our last Annual Report, Dr. E. Kendrick, late Superintendent of the Lunatic Asylum, and his assistant physicians resigned their situations. At their semi-annual meeting in June last, the Board appointed Dr. George E. Eels, of Fairfield county, Superintendent, and Dr. Andrew McElwee, of Perry county, First Assistant Physician. At their annual meeting they confirmed the appointment of Dr. William R. Thrall, of Franklin county, as Second Assistant Physician. Mrs. Elizabeth B. Pollay was appointed Matron.

The Board are satisfied with the manner in which these officers have discharged their duties. The evidence of their zeal and fidelity, and suitableness for the positions which they occupy, will be found in the improved condition of the Institution.

The able and business-like Report of the Superintendent will furnish full information in relation to the internal management and condition of the Institution and its inmates.

While we are thankful in being able to speak thus favorably of the internal management and condition of this Institution, we regret to say that it labors under pecuniary embarrassments.

When the present Board was organized, in June, 1852, they found the Institution incumbered with a debt of about \$7,000, or rather it was \$7,000 in advance of its appropriations.

The Board endeavored to pay off this debt, and at the same time defray the incidental expenses of the Institutions out of the annual appropriations. Under ordinary circumstances we should have been able to do so. But the rapid and extraordinary increase in the price of the most necessary articles of consumption has made it impossible. The appropriations for the support of the Institution have not corresponded with the increase in the price of provisions. Indeed the rapid rise in articles of consumption could not have been anticipated when the appropriations were made. The consequence is that this debt has increased rather than diminished, notwithstanding every effort, consistent with the proper administration of the Institution, has been made to reduce its expenses.

INSTITUTION FOR THE DEAF AND DUMB.

The inmates of the Institution for the Deaf and Dumb have been blessed with unusual health during the past year. This result is owing in a great measure to the watchfulness of the Superintendent and the Physician. Their efforts to counteract the effects of the crowded state of the buildings have been unremitting.

The Superintendent and his assistants in instruction, and the other officers have performed their respective duties to the entire satisfaction of those charged with the supervision of the Institution. Its external affairs have been conducted with judgment and economy. The Board are aware of nothing in its administration which requires amendment.

We have, in our former Reports called attention to the very limited accommodations which the buildings of this Institution afford to the great number of persons who occupy it. There are now one hundred and fifty-seven pupils. Many more have applied, but the Superintendent has been compelled to refuse them admission for the want of room.

Experience is of more importance in the instruction of the Deaf and Dumb than of any other class. The progress of the pupils has been retarded by frequent changes of instructors. Teachers, as soon as they have reached the highest point of usefulness, have been induced to leave by the offer of larger salaries in other Institutions, or in other pursuits in life. The Board should be provided with the means to prevent these changes.

The Board take pleasure in bearing testimony to the industry, zeal and fidelity of the present able corps of teachers.

For the more minute particulars of the history of this Institution, we refer to the able and interesting report of the Superintendent and those of the Committee *ad interim*, and Physician.

In the appendix to the Reports of this Institution, will be found a sketch of the history of the Ohio Institution for the education of the Deaf and Dumb. It was drawn up by Mr. Stone, the Superintendent, and was published originally in the "American Annals of the Deaf and Dumb." The Board have thought that it would be interesting to the people of the State, and therefore make it a part of their Report, in relation to this Institution.

THE INSTITUTION FOR THE BLIND.

During the past year the Institution for the Blind has afforded nothing of novelty for record in its history. The health of the pupils has been remarkably good, and their progress in their studies has been such as to indicate great faithfulness on the part of the Superintendent and his Assistants.

The Report of the Superintendent furnishes a perspicuous and interesting narrative of the history and management of the Institution for the past year. All

the officers have, in the discharge of their respective duties, fully met the expectations of the Board. Its present prosperity affords abundant promise of the continued and increasing success of the Institution in accomplishing its great and good work.

For a more particular view of this Institution, we refer to the accompanying Reports of the Superintendent, Physician, and Committee *ad interim*.

Respectfully submitted,

E. C. ROOT, *President*.

DAVID ROBB,

HIRAM B. SMITH,

STEPHEN H. WEBB,

JOHN McCOOK,

JOHN GREENLEAF,

HENRY WILSON,

OLIVER H. PERRY,

THOS. SPARROW.

REPORT OF THE COMMITTEE AD INTERIM.

To the Board of Trustees of the Benevolent Institutions of Ohio :

The Committee *ad interim*, take pleasure in reporting that the prosperity of the Institution for the instruction of the Deaf and Dumb, has been uninterrupted since the last meeting of the Board.

The officers of the Institution have been faithful and diligent in the discharge of their duties, and those under their instruction have been orderly, and made commendable progress in their studies.

The number of pupils is one hundred and fifty-seven—a number much less than ought to be under instruction in it ; but much larger than can be comfortably accommodated in the buildings provided for them. In our last Annual Report, we informed the Board that the Superintendent had been compelled to reject a great number of applications. The number rejected this year has been much greater than it was last. Many of these applicants will soon be above the age at which they can by law gain admittance into the Institution. They will be thus necessarily deprived of the advantages of an education.

One of the evils of this state of things is, that it gives the appearance of partiality and exclusiveness in the dispensation of the bounty of the State. Provision is made for the admission of all children in possession of their senses into the common schools of the State ; but at least one-fourth of the deaf mutes are excluded from the advantages of our Public Institution for the want of room. The failure to make provision for their admission is equivalent to excluding them by direct legislation.

In January last, Mrs. Burt resigned her situation as Assistant Matron, and the Committee appointed Mrs. Emma Taylor in her place.

On the 1st April, Isaac H. Roston resigned the Stewardship of the Institution, and Hiram Weaver was appointed to the situation.

The following teachers have resigned their situations for other occupations since the last annual meeting of the Board :

Louis H. Jenkins, December 19, 1853;

Richard L. Chittenden, July 5, 1854;

John E. Townsend, July 5, 1854.

The Committee, on the nomination and recommendation of the Superintendent, filled these vacancies by the appointment of the following gentlemen :

John M. Francis, of Brown University ;

George L. Weed, jr., of Marietta College ;

Benjamin Talbot, of Yale College.

An affection of the eyes prevailed among the pupils during the last Spring, which precluded any application to their studies in the evening. This disorder seemed to be aggravated by the numerous lamps and candles used in the building.

These considerations induced the Committee to authorize the introduction of gas into the study and other principal rooms of the Institution.

Owing to the great advance in the price of the staple provisions consumed in the Institution, it is doubtful whether the appropriations made by the last General Assembly will meet the expenses of the current year.

The officers are endeavoring by the practice of the most rigid economy, to avoid such an unpleasant occurrence. We hope that they will succeed.

THOS. SPARROW,
JOHN GREENLEAF,
HENRY WILSON.

December 4, 1854.

List of persons employed in the Ohio Institution for the Deaf and Dumb.

NAMES.	OCCUPATION.	COMPENSATION.
Collins Stone,.....	Superintendent	\$1,000 per annum.
Roswell H. Kinney	Instructor	700 do
William E. Tyler.....	do	600 do
John M. Francis.....	do	500 do
George L. Weed, jr.....	do	500 do
Benjamin Talbot.....	do	500 do
Danforth E. Ball.....	do	750 do
Fisher A. Spofford	do	750 do
Plumb M. Park.....	do	750 do
Robert Thompson, M.D.....	Physician	200 do
Hiram Weaver.....	Steward	500 do
Eunice L. Stilwill	Matron.....	300 do
Emma Taylor.....	Assistant Matron.....	200 do
Martha A. Free.....	Visitors' Attendant.....	2 00 per week.
Robert Howell.....	Baker	26 00 m'th.
John Hoffman.....	Gardener	16 00 do
Mary Gillivan.....	Washer	2 00 week.
Mary Naghton.....	do	2 00 do
Margaret Colbourn.....	Cook	2 00 do
Eliza Handibo.....	do	2 00 do
Julia Taft	Dish Washer.....	2 00 do
Jane Casey	Ironer	1 50 do
Jane Colbourn.....	Charge of Dining-room....	1 50 do
Margaret Sullivan.....	do do	1 50 do
Ruth Talbot.....	Seamstress.....	1 50 do

REPORT OF THE SUPERINTENDENT.

TO THE BOARD OF TRUSTEES OF THE BENEVOLENT INSTITUTIONS OF OHIO :

GENTLEMEN :—I herewith respectfully submit to you the Twenty-Eighth Annual Report of the Institution for the Education of the Deaf and Dumb, for the year one thousand eight hundred and fifty-four.

At the date of my last Report, (Dec. 5, 1853), the number of pupils in the Institution was one hundred and fifty-eight. Twenty-five pupils have been admitted during the year, making the whole number within the year one hundred and eighty-three. Twenty-six pupils have been dismissed, leaving the present number in the Institution one hundred and fifty-seven. This number is the utmost limit our present buildings can accommodate, and all recent applications for admission have been necessarily declined.

The smiles of a kind Providence have been over every department of the Institution, and the year has been one of prosperity. The pupils have been quiet, docile and industrious, and their moral and intellectual improvement has been in a high degree encouraging and satisfactory.

The continued general health of the children during a season in which disease and mortality have been unusually prevalent in some parts of the State, demands a special and grateful recognition. Death has not been commissioned to invade our circle, nor has any case of severe sickness occurred. I have, however, to record one case of the death of a pupil while absent in the vacation. Sarah E. Roach, of Van Wert, Van Wert county, left us at the close of the session to spend the vacation with her friends. A few weeks after reaching home, she was attacked by a bilious fever, which terminated in congestion of the brain. She had been three years in the Institution, and her friends have, in their bereavement, the consolation of knowing that she had for so long a time enjoyed the benefit of instruction which might prepare her for the change she has experienced.

The only exception to the uninterrupted health of the pupils during the year past, has been an affection of the eyes, which appeared among them early in the month of March. It was entirely confined to the females, between twenty and thirty of whom suffered from it, some slightly, and others with great severity. The disease manifested itself in the form of an acute inflammation, affecting both the interior and exterior surface of the eye, and rendering exposure to light extremely painful. In the individuals affected, it appeared suddenly and without any apparent exciting cause. Every possible precaution was taken to prevent its spreading, and several who were most severely attacked, were sent home that they might have the special care of their friends, and might not communicate the disease to their companions. As the warm weather came on, the disease gradually diminished. It is somewhat remarkable that in two other Institutions for deaf mutes, a similar affection of the eye has recently prevailed.

Any disease bringing permanent or temporary weakness upon the eye, is a great calamity to the deaf mute, so entirely is he dependent for education upon the healthy condition of this organ. As the eye is in such constant use during the day, and is often somewhat tried by the failure of the light toward the close of the school during the short days of winter, it is always difficult to secure the advantage of the long winter-evening, without overtasking it, and inducing disease. A clear, steady and sufficient light is certainly indispensable; and when this can not be obtained, the advantage of evening study should unquestionably be surren-

dered, rather than expose the pupil to the imminent danger of impaired eye-sight. In our own case, I was convinced that the disease was greatly aggravated, if not induced by the unsatisfactory arrangements for lighting our study-rooms. These were lighted partly by lard-oil, and partly by candles. To say nothing of the uncleanness and trouble of this method of lighting, the light itself was imperfect, unsteady, and often where it should not be, directly under the eye of the pupil, instead of being suspended above his head. The Gas Company having recently extended their pipes through the Street in front of the Institution, I recommended to the Committee ad Interim the introduction of gas. The objection arising from the dilapidated condition of our buildings, was obviated by the consideration that the same fixtures would answer equally well for use in another building; so that the additional expense of introducing them now, would be only the trifling one of putting them up and taking them down again, while as our present arrangements must be continued at least three years longer, the use of gas for this time would be of great benefit to the pupils. The recommendation met the unanimous sanction of the Committee, and by their order, it was immediately carried into execution. The study-room of the boys, and that of the girls, and other rooms most used, have been lighted in this manner, at an expense of \$485. The gas has now been in use about two months, and the result is all that was anticipated. The light is excellent, clear, and steady, and the expense about the same that was involved by the former method. The pupils are greatly pleased with the change, and as yet there has been no return of the trouble of the last season.

Several changes have occurred in the department of instruction during the year. On the 19th of December last, Mr. Louis H. Jenkins resigned his position as instructor in the Institution, to take charge of a similar School in the growing State of Wisconsin. The efficient services rendered this Institution by Mr. Jenkins during the interim of the death of the late Superintendent, and the appointment of the present incumbent, were alluded to in my last Report. Mr. Jenkins carries to his new sphere of labor an energy, a love of the profession, and a physical and mental adaptation, which admirably qualify him to succeed in the responsible position to which he has been called. A large and well arranged building for the education of the deaf mutes of that State, is now under process of erection, and it is confidently believed that under the direction of Mr. Jenkins, the Wisconsin School for the Deaf and Dumb, will take a high rank among the sisterhood of similar schools in different parts of the Union.

It is worthy of remark in passing, that five of the Institutions for the Deaf and Dumb in our country, are under the care of gentlemen who have received their professional education in Ohio. The Institutions referred to are those of Tennessee, Louisiana, Indiana, Illinois and Wisconsin.

Mr. Richard L. Chittenden left the Institution at the close of the last session, to devote himself to the profession of the ministry, to which his mind had long been turned. Mr. Chittenden had spent four years in the instruction of deaf mutes, and had proved himself a successful and skillful teacher. His associates part with him with regret, yet with the assurance that the loss sustained by the Institution and by themselves personally, will be the gain of the high and sacred profession he has chosen. Mr. John E. Townsend, who for the past year, had faithfully performed his duties as Monitor, also left at the close of the session.

The vacancies thus created have been satisfactorily filled by the appointment of Mr. John M. Francis, Mr. George L. Weed, Jr., and Mr. Benjamin Talbot. These gentlemen are graduates of the first Literary Institutions of the country; they bring with them a high reputation for character and scholarship, and promise to be valuable accessions to our corps of teachers. The experience so necessary to the efficient instruction of deaf mutes they will rapidly gain, and I trust the Institution may long enjoy the benefit of their services.

In the domestic department, also, an important change has taken place. Mr. Isaac H. Roston, who, for nearly three years, performed the duties of Steward with great satisfaction to the Board, and to the officers of the Institution, was compelled by ill-health to resign on the first of April, and died within a few weeks of that time. Mr. Roston, by the faithful discharge of his responsible duties, had won the esteem of all connected with the Institution. The Committee have been fortunate in the choice of his successor. Mr. Hiram Weaver, who was appointed in his place, was peculiarly fitted for the office by his long residence in our city, and by his experience in similar duties. His promptness, skill in making purchases, and attention to the welfare of the pupils, are the best possible proofs of his ability to perform in a satisfactory manner the duties assigned to him.

I am happy to announce to you that the subject of the free admission of the deaf-mute children of the State to the advantages afforded by the Institution, which was mentioned in my last Report as so desirable, has met with the favorable consideration of the Legislature. A law was passed by this body at their recent session, admitting all deaf-mute children of suitable age, whose parents reside in the State, without charge, the parents furnishing their clothing and traveling expenses. The deaf mute is thus placed, in respect to facilities for education, on an equality with his more fortunate companion, to whom the State has long freely offered the highest advantages for mental improvement. Would that for him the road were equally easy and inviting!

The change made in the time of commencing vacation, has proved by the recent trial, to be a satisfactory one. The pupils and teachers were released before the debilitating heat of the weather rendered the labors of the school-room peculiarly exhausting. The pupils were, however, unusually dilatory in returning at the opening of the School. This negligence on the part of the parents and friends of the children, has been mentioned in former Reports as the source of great inconvenience, yet from its importance I am induced to allude to it again. In the present case, the delay may in some measure be owing to the change involved in commencing the vacation three weeks earlier than in former years. The sickness which prevailed during the summer in various sections of the State, doubtless had some influence. Yet after making all proper allowance for necessary delay, it is still evident that pupils are often detained at home after the school has opened, for the most trivial reasons. In some cases they have been kept at home for weeks for suitable clothing to be prepared, the ten weeks of vacation not having sufficed for this purpose; in others, because their labor was desirable; in others from the illness of friends; in others still, from the fear that it might be sickly in the city where the Institution is located:—each reason indicating a low estimate of the detriment to the pupil, and the inconvenience caused to the Institution by the delay. Meanwhile the teachers are on the ground, the classes are advancing, and the delinquent is suffering an irreparable loss. An evil of similar character is experienced at the close of the term. About a month previous to its close, a letter is addressed to the parents, informing them of the time, and requesting them to make arrangements for the removal of their children for the vacation. Although the day on which the school will close is distinctly stated, yet parents not unfrequently come for their children, or write to have them sent home, some days before the time specified. I wish to call attention distinctly to our uniform rule on this subject:—that pupils, except in case of sickness, are not allowed to leave until the time appointed to dismiss the school; and that unless good reasons exist why a pupil is not returned promptly at the opening of the School, he may find his place occupied by another applicant. The State has provided for these children at considerable expense, the means of education. It is certainly reasonable that those for whose benefit these means are designed, should be at some pains to see that they are not unnecessarily wasted.

In my last Report, I detailed at length to your Board the inconvenience suffered by the Institution from the smallness and ruinous condition of our buildings, and the fact that a large portion of the deaf mutes of our State have no provision whatever made for their instruction. I was happy to see the same facts most forcibly presented by your Board in your own Report. I regret to say that nothing was done by the Legislature toward providing for the wants thus fully set forth. There was a general agreement among the members of that body, respecting the reality and the nature of these wants, yet the present condition of the finances of the State, made it imperative, in their judgment, that relief should be temporarily deferred. As these inconveniences must now be borne as best they may till the Legislature convenes again, I will not enlarge on the subject here, but will only express the hope that the time may soon come when the finances of our State will allow claims of humanity as pressing as these to find a hearing.

No circumstance strikes a visitor more forcibly on entering our walls than the *cheerfulness* of our children. Indeed their high social enjoyment is a most interesting feature of their institution life. It is doubtless more noticeable from the contrast it presents to their condition in this particular at home, where their means of communication with others are limited and imperfect, and their life, to a great degree, one of solitude and loneliness. A great change is wrought in the mental state of a deaf mute, when he is brought in contact with his fellows in an Institution designed for his instruction. He finds a language in use, which even at first he can partially understand, and in which he soon becomes expert. No wonder he keeps his fingers in incessant action, or that he finds in conversation an untiring source of pleasure. The constant accession to his store of facts of things new and wonderful to him is a source of daily excitement and gratification. Then, amusement and exercise have their proper and appointed place, and he enters with keenest into sports, with companions among whom he is neither taunted for his infirmity, nor vexed by his inability to comprehend and bear his part. In respect to the development of his social nature, the time spent by the mute in the Institution is the green and brilliant spot in his existence, while in respect to his moral condition, it brings him from the gloom of heathenism, into the marvelous light of God's truth.

It may be interesting to the friends of our pupils to describe, somewhat definitely, the daily routine of our household. This may be done by giving the history of a winter's day.

At half past five in the morning, the boys are awakened by the Steward, and the girls by one of the Matrons. The first hour is spent in washing and combing, preparatory to the morning meal, and amusement. At half-past six, the summons for breakfast is given by ringing the bell. It may seem singular to ring a bell to call *deaf* persons, but it must be remembered that although many of them are entirely deaf, yet some who cannot distinguish articulations of the voice, can readily hear a sharp, shrill sound, as is quite evident in this case, from the alacrity with which the summons is obeyed. After taking their seats in order in the dining-room, a blessing is asked in the sign-language, and all betake themselves to the business in hand. It is eminently a social affair, and fingers find their appropriate action and duties, as well as forks, though the proper service of the one is not performed by the other. At seven, the boys repair to the study-room, and under the immediate supervision of a teacher, apply themselves to their lessons until a quarter past eight: the three quarters of an hour succeeding being devoted to amusement. The girls spend three quarters of an hour after breakfast in domestic duties; one division remaining in the dining-room, and another repairing to the dormitories. They then devote an hour to study, under the charge of one of the Matrons. At precisely nine o'clock, the pupils

and teachers are seated in the chapel. The boys and girls are arranged, each by themselves, on benches which rise slightly one above another, so that the vision may be uninterrupted. On a large slate directly in front of them, a text of Scripture is written. This is explained by the Superintendent or one of the Instructors, to a most attentive and interested company. The language used being that of pantomime, the vernacular of the Deaf and Dumb, in which the signs represent ideas and not words, the service is, for the most part, intelligible to the youngest in the room. A prayer in the same language follows, and the pupils retire in order to their school-rooms, to pursue the instructions of the day. A recess of fifteen minutes relieves the labors of the morning. At twelve o'clock the bell rings for dinner, and the children pass directly from the school-rooms to the dining-hall.

The interval between dinner and school is spent in amusement, always in the open air, when the weather will permit. School is resumed at half-past one, the afternoon session, like that of the morning, being broken by a recess of fifteen minutes. At four o'clock, the pupils and teachers re-assemble in the Chapel. The service is conducted by the Superintendent. The text of Scripture which was explained in the morning, has, in the meantime, been committed to memory by most of the scholars. Some one is called upon to spell it upon the fingers. Examination is made upon its meaning, some illustrations or practical remarks are added, and the service is concluded by prayer. The boys, under the charge of the Steward, then repair to the wood-yard, and the girls to their room to engage in sewing, under the care of the Matrons. These occupations continue till the hour for tea, at half-past five. The interval from tea till seven o'clock, the hour for study, is spent in amusement, and most heartily is it filled up. As the season makes it necessary to stay within doors, the games in vogue are of the more quiet order, though with the girls, perhaps because they have less exercise in the open air during the day, they are generally such as combine exercise with amusement. With them, "cat and mouse," "the fox and goose," "drop the handkerchief," and others of similar character, are all favorites, and are tried in their turn. The boys resort to checkers, chess, (the pieces being generally of their own construction,) dominoes, &c. Story-telling, however, attracts by far the largest number. A group, and it is usually a large one, seat themselves in a circle; one of them mounts a chair or stool, so as to be easily seen, and commences his narrative. When he has finished his tale, another takes his place, and there is no lack of volunteers. The delineation, though rapid, is sufficiently graphic to give satisfaction. Sometimes the story is some thrilling scene of Indian warfare, where, after the free use of the tomahawk and scalping knife, the miserable victims are conducted away to lingering torture and death. Suddenly the cunning of the savage is baffled by the more watchful cunning of his captive: the Indian is annihilated, and the prisoner becomes a free man. Then the wonderful exploits of some renowned hunter, the hair-breadth escape of an adventurous traveler, or horrible encounters with pirates upon the sea, receive their share of attention. Quite as often, however, the narrative takes an amusing turn, and stories of fun and humor are the order of the hour. These are told to the life. The natural language of the deaf mute is pantomime, and he is often an accomplished mimic. Riveted attention, or peals of laughter, according to the turn and complexion of the story, attest the gratification produced by the performance. The entertainment is repeated evening after evening, yet as the bill of fare is constantly changed, it seems never to tire.

At eight, books are temporarily laid aside for social worship. This is entirely a matter of their own proposal and management, the teacher or matron who may be present, being only a spectator. One of their number, selected by themselves,

leads the devotions of the rest. Sometimes one of the older pupils is selected, but not unfrequently one of two or three years' standing. The person designated takes an elevated position, where he can be easily seen. The group that gathers around him presents a spectacle of no little interest. Breathless stillness prevails while he returns thanks for the blessings of the day, implores forgiveness for past sins, commits himself and companions to the care of the All-seeing Eye, and prays that when the changes of life are over, they may all find a home in that better land, where every sense shall be free to praise their Divine Benefactor. The younger pupils now retire to bed, accompanied by a Monitor. The older pupils resume their studies, read books from the library, or spend the time in conversation. At nine, all retire for the night. At a quarter-past nine, the matrons pass through the apartments of the girls, and the Steward through those of the boys, to see that all are comfortably in bed. The Steward passes through other parts of the house to see that the fires are properly cared for: the lights are extinguished, and for a few hours of the twenty-four, our busy halls are still.

A list was appended to the Report of last year, of all the officers and pupils who have been connected with the Institution, from the date of its establishment, October, 1827, to January 1, 1854. The list embraced a record of the residence of the pupils, age and time of admission, cause of deafness when known, number of deaf and dumb relatives, manner of support, time under instruction, and such other facts respecting their subsequent history as had come to our knowledge. It was prepared at so late a date, that there was no time to make any classification of the facts presented, or to notice the general conclusions which such a list would warrant. As such facts are matters of permanent interest, I will take this opportunity to present a classification of some that are most prominent, and concerning which, information is desired by those who feel an intelligent interest in the Deaf and Dumb.

Including the present, the Institution has been pursuing its benevolent work for a period of twenty-eight years. For the first nineteen years of its existence, the Governor of the State was, *ex officio*, President of the Board of Trustees. Sixty-three individuals, as members of this Board, have taken part in its management. The catalogue embraces the names of gentlemen who hold a high rank in the three learned professions, and many of the first citizens of Columbus and of the State. The Institution has been under the charge of three Superintendents. The first, Mr. Hubbell, resigned his office after discharging its duties for nearly twenty-five years. Mr. Cary, his successor, died before the expiration of one year from the time of his appointment. The present incumbent has been in office somewhat over two years. The office of Steward was created in 1843, and that of Matron in 1835. The former has been held by five, and the latter by eleven individuals.

Twenty-four gentlemen, and one lady, a deaf mute, have been at different times engaged in the department of instruction. The whole number of pupils, including those now in school, who have been for a longer or shorter time under instruction, is 335 males, and 246 females; making a total of 581. Twenty-five of these, fourteen males and eleven females, were admitted during the past year; and twenty-one, twelve males and nine females, being new pupils, and not included in the list above mentioned, are included in the classifications which follow.

The different counties in this State, and the other States from which these pupils have been sent to the Institution, may be seen from the following table:

TABLE I.

Counties, &c., from which Pupils have been received.

Adams.....	2	Hocking.....	4	Scioto.....	2
Allen.....	4	Holmes.....	4	Seneca.....	11
Ashland.....	2	Huron.....	11	Shelby.....	1
Ashtabula.....	7	Jackson.....	1	Stark.....	5
Athens.....	4	Jefferson.....	4	Summit.....	9
Auglaize.....	2	Knox.....	14	Trumbull.....	12
Belmont.....	7	Lake.....	6	Tuscarawas.....	7
Brown.....	8	Lawrence.....	1	Union.....	2
Butler.....	16	Licking.....	18	Vanwert.....	4
Carroll.....	5	Logan.....	7	Vinton.....	..
Champaign.....	8	Lorain.....	9	Warren.....	5
Clark.....	7	Lucas.....	1	Washington.....	3
Clermont.....	5	Madison.....	5	Wayne.....	5
Clinton.....	17	Mahoning.....	4	Williams.....	..
Columbiana.....	5	Marion.....	4	Wood.....	5
Coshocton.....	8	Medina.....	7	Wyandott.....	3
Crawford.....	3	Meigs.....	4		
Cayahoga.....	15	Mercer.....	1	Total.....	555
Darke.....	2	Miami.....	8		
Defiance.....	4	Monroe.....	1	OTHER STATES, TERRITORIES,	
Delaware.....	13	Montgomery.....	8	&c.	
Erie.....	9	Morgan.....	7	Alabama.....	1
Fairfield.....	13	Morrow.....	4	Arkansas.....	1
Fayette.....	4	Muskingum.....	24	Canada West.....	1
Franklin.....	26	Noble.....	1	Illinois.....	1
Fulton.....	1	Ottawa.....	1	Indiana.....	7
Gallia.....	2	Paulding.....	..	Indian Territory.....	1
Geauga.....	7	Perry.....	7	Kentucky.....	3
Greene.....	4	Pickaway.....	9	Louisiana.....	1
Guernsey.....	6	Pike.....	2	Maryland.....	1
Hamilton.....	32	Portage.....	9	Michigan.....	3
Hancock.....	6	Preble.....	6	New York City.....	1
Hardin.....	5	Putnam.....	..	Pennsylvania.....	4
Harrison.....	4	Richland.....	10	Virginia.....	1
Henry.....	7	Ross.....	5		
Highland.....	3	Sandusky.....	1	Total.....	26

A glance at this table will show that the benefits afforded by the Institution, have not been distributed among the deaf mutes in the different counties of our State, according to their population. From the counties of Paulding, Putnam, Vinton and Williams, containing, by the last census, an aggregate population of 26,358, among whom, according to the usually accepted ratio of 1:2000, there should be 13 deaf mutes, no pupil has been received. Henry county, with a population of 3,434, has sent 7 pupils to the Institution, while Monroe county with a population of 28,351, has sent but one.

It is a fact well known to those who have charge of Institutions for the Deaf and Dumb, that the great difficulty experienced in securing their education, is not in obtaining Legislative aid adequate for the purpose, but in inducing deaf mutes

to avail themselves of the provisions made for them. Parents in many cases neglect to send their children to the Institution. They can only be drawn thither by personal application, and in some cases, even this is unavailing. To secure to any considerable extent the general education of deaf mutes, it is necessary to know their place of residence, age, and other particulars concerning them. In view of this necessity, the First Convention of American Instructors of the Deaf and Dumb, held at New York in 1850, addressed a memorial to the Secretary of the Interior, praying that from the original schedules of the Census, then about to be published, a list might be prepared, embracing the residence, age, sex, color, occupation, place of birth, &c., &c., of the deaf mutes of the United States; such list to be published in the usual abstract, or in some manner made available to those specially interested in this subject. In accordance with the prayer of this memorial, the materials specified were arranged, under the direction of the Superintendent of the Census, in the desired form. It is much to be regretted that their publication was not authorized by Congress.

A still better way to obtain this important information respecting the deaf mutes of our own State, would be an act of our Legislature, directing the Assessors of the several counties, while performing their annual duties, to make careful record of these facts, and return them in due form to the Auditor of State. A similar method was tried in 1823, with satisfactory results. Other classes of the unfortunate, as the blind and idiotic, might be included in the inquiry. Data would thus be furnished for carrying out the benevolent provisions made in our Constitution for these children of misfortune; provisions which every citizen of our State must desire to see fully realized.

The causes to which the deafness of the pupils who have been brought to us was ascribed by their friends, is shown by the following table:

TABLE II.
Causes of Deafness.

Congenital	215
Fever	32
Scarlet fever	47
Typhus fever	1
Spotted fever	1
Congestive fever	1
Brain fever	1
Bilious fever	1
Measles	12
Small pox	3
Whooping cough	9
Cold	17
Inflammation in the head	17
Inflammation in the brain	8
Congestion of the brain	2
Gatherings in the head	15
Swellings in the head	6
Dropsy on the brain	4
Disease in the head	5
Swellings in the ears	1
Swellings under the ears	1
Gatherings in the ears	1
Disease in the ears	3
Kernels of coffee lodged in the ear	1
Ulcers	2

Dropsy.....	1
Paralysis	1
Neuralgia.....	1
Inflammatory rheumatism.....	1
Fits.....	3
Sickness and fits.....	1
Erysipelas	3
Canker rash.....	2
Mumps.....	1
Rickets.....	2
Dysentery.....	1
Acute meningitis.....	1
Fall.....	7
Accident.....	3
Inflammation in the throat.....	1
Sickness	61
Scrofulous sickness.....	1
Unknown	85

The causes which are assigned by the parents of deaf mutes for the deafness of their children, are to be received with some caution. The character of the disease named in many cases, shows that its influence could have been only remote, if it had any thing to do in effecting the result. In cases which are probably congenital, some one of the many attacks of sickness in infancy, induced by the feeble constitution of the child, is supposed to have produced the deafness. Instances sometimes occur, where the deafness is not noticed till the child is one, or even two years of age, and then any previous severe sickness it may have experienced, is assigned as the cause.

An extended examination of statistics on this subject, has shown that in our country, there is a slight preponderance of cases of congenital deafness, over those that are accidental, the general proportion being as five to four. In our own State, however, the latter far outnumber the former. The number of congenital cases enumerated in the above table, is 215, leaving 316 for accidental causes. It is also found that the proportion of congenital cases of deafness, to the whole population in a given community, does not vary materially from one period to another; while the proportion of those who become deaf from disease or accident, is constantly fluctuating with the state of the general health. Whether there is any thing in the comparatively recent settlement of our State, in the exposure of some portions of our population to the diseases incident to a new country, that in our case has changed the ratio which generally prevails between these two classes, may be an interesting point of inquiry.

A large proportion of the diseases to which the loss of hearing is assigned in the above table, are those affecting the head, or directly the organ of hearing. This explains a fact, well known to persons who are conversant with the Deaf and Dumb, that where the deafness is the result of disease, there is unhappily but little ground to hope for relief. In not a few instances, important portions of the ear are found to have been actually destroyed. In others, the organ is paralyzed, or in the language of the distinguished Itard, is "*dead*," and no power short of that which can raise the dead to life, can restore it to hearing. Not a single well authenticated case exists, of a person congenitally deaf, being restored to hearing, and scarcely one of a person who became so at an early age, by sickness or otherwise, who has been permanently or materially relieved; yet cases are constantly occurring where these poor children are compelled to suffer the severest torture from experimenters who promise to restore their hearing. The amazing wonder is, that since the facts on this subject are so conclusive, and so widely diffused,

intelligent parents can be found who will allow and pay for the practice of such quackery.

TABLE III.
Age at which hearing was lost.

AGE.	NO. OF PUPILS.
Congenital.....	215
Under 1 year.....	41
Between 1 and 2 years.....	51
“ 2 and 3 “.....	31
“ 3 and 4 “.....	18
“ 4 and 5 “.....	14
“ 5 and 6 “.....	7
“ 6 and 7 “.....	4
“ 7 and 8 “.....	2
“ 8 and 9 “.....	7
“ 9 and 10 “.....	3
“ 13 and 14 “.....	1
In childhood, age not specified.....	13
Unknown.....	174

Where the hearing is lost as late as the age of seven or eight years, the pupil usually retains a degree of articulation that if cultivated, will be of great value to him, but if neglected, will soon be forgotten. Assiduous effort should be made in such cases to retain and improve the faculty of speech. Generally this is not an easy matter. Such pupils, aware that having no guide to modulate their voice, the tones of it are unpleasant, and being often at loss how to express themselves in language, are inclined constantly to resort to signs as the most easy method of making known their thoughts. In these cases, instruction in articulation may be profitably given, and the pupil should be required to communicate with the teacher, and as far as possible to recite his lessons by speaking.

TABLE IV.
Age on admission.

AGE.	NO. OF PUPILS.	AGE.	NO. OF PUPILS.
8 years.....	7	22 years.....	18
9 “.....	18	23 “.....	8
10 “.....	84	24 “.....	5
11 “.....	67	25 “.....	7
12 “.....	56	26 “.....	2
13 “.....	64	27 “.....	3
14 “.....	44	28 “.....	2
15 “.....	36	29 “.....	1
16 “.....	29	30 “.....	3
17 “.....	26	34 “.....	2
18 “.....	16	35 “.....	2
19 “.....	16	39 “.....	1
20 “.....	15	42 “.....	1
21 “.....	10	Unknown.....	38

The best age for a deaf mute to commence his education, where the time is limited to five or six years, is twelve, as at this point, there is usually the most happy combination of maturity with activity of mind to ensure rapid progress. Pupils are not unfrequently detained at home far beyond this period, and the consequence is, in many instances, they never acquire a correct knowledge either of the meaning or use of written language. Those, on the other hand, who are sent at too early an age, lose much time from the immaturity and want of attention

incident to childhood. The law prescribes that pupils received into this Institution, shall be between the ages of twelve and twenty. The average age of those in the above table, where it was known, is somewhat over fourteen.

TABLE V.

Time under instruction.

TIME.	NUMBER OF PUPILS.
1 year and under	90
2 years "	51
3 " "	52
4 " "	55
5 " "	82
6 " "	43
7 " "	41
8 " "	3
9 " "	2
10 " "	1
Unknown	7

Average (years)..... 3.75

Still Pupils in 1854-5 157

When the Institution was first established, the time allowed by law for education, was three years. This was soon found to be far too short to accomplish the desired end,—to restore the pupil by the knowledge of language, to the free use of books, and the ability to converse with others by writing. It was then extended to four, and afterwards to five and seven years, which is the present limit of the support rendered by the State. Considering the disadvantages under which the deaf mute labors in acquiring language, the longest period allowed is quite short enough to perform the work. Added to this, an opportunity should in all cases be given to those who are worthy of it, for three years further instruction in an advanced or High Class. The average time in which the pupils who have left the Institution have been under instruction, is $3\frac{3}{4}$ years.

TABLE VI.

Number of Deaf and Dumb Children in a Family—Classification in respect to Deaf and Dumb Relatives.

Families in each of which there is but 1 child Deaf and Dumb	413
" " " " 2 child'n " "	46
" " " " 3 " " "	33
" " " " 4 " " "	4
" " " " 5 " " "	1
" " " " 6 " " "	2

The number of graduates of the Institution, as far as known, who have married, is 59. Forty-two of these have married deaf mutes, and in seventeen cases, the persons are not specified. Of the former, one case is known where the only child is deaf and dumb. The statistics which have been gathered on this point, warrant the conclusion that although the children of deaf and dumb parents are more liable to congenital deafness than those of persons who can hear and speak, yet the increased liability is so small as to form no serious objection to such connections.

TABLE VII.
Deaf and Dumb Relatives.

	DIFFERENT FAMILIES.
With one Deaf and Dumb parent (the mother)	1
" Deaf and Dumb great grandfather	1
" 2 uncles Deaf and Dumb	1
" 1 uncle " "	1
" 1 aunt " "	2
" 1 cousin " "	10
" 2 " " "	7
" 3 " " "	2
" 2 second cousins Deaf and Dumb	4
" 1 relative Deaf and Dumb	1
" 3 " " "	2
" 5 or 6 " " "	1
" some " " "	1
" 1 brother Deaf, Dumb and Blind	1
" a twin brother Deaf and Dumb and three cousins	1

Forty-two of our former pupils are known to have died. Of these seven have died at the Institution, four have been drowned, one killed by the fall of a tree, and one ran over by a rail-car.

The consideration of statistics of this character, in their bearing upon the causes and prevalence of deafness, suggest many points of interest, affecting not merely the Deaf and Dumb, but more or less directly, all classes of the community. These classifications have been arranged and presented, not with the design of giving them at this time an extended examination, but with a view to furnish data for those who may wish to pursue these important inquiries.

A gathering of Deaf Mutes took place at Hartford on the 6th of September, of a character so remarkable, and reflecting so much honor upon them as a class, that an allusion to it will not be inappropriate. The object of the gathering was to celebrate the completion of a monument erected in the grounds of the American Asylum for the education of the Deaf and Dumb, to the memory of their benefactor, the Rev. Thomas H. Gallaudet. The monument itself is one of great beauty, both as it respects its design and execution. It was erected at an expense of some \$2,500, solely by the contributions of the Deaf Mutes of the United States, and the design was furnished by accomplished deaf-mute artists. The event of its completion was celebrated by an assembly of more than six hundred Deaf Mutes, many of them the former pupils of Dr. Gallaudet, and all regarding him with the warmest veneration and affection, as their greatest earthly benefactor. The occasion was honored by the presence of the Governor and a large number of the most distinguished citizens of Connecticut, and of the early benefactors of the Asylum. Addresses were made orally and by signs, and the ceremonies were in the highest degree impressive and interesting. Such an exhibition of affectionate remembrance and gratitude, is a pleasing evidence that although the good work of educating the Deaf and Dumb has been pursued in this country for a period of less than forty years, its fruits are already widely extended, and of the most happy character.

Since the date of my last Report, the corps of American Instructors of the Deaf and Dumb has lost two of its most distinguished and valuable members. Mr. Lewis Weld, late Principal of the American Asylum at Hartford, died in that city December 30, 1853. Mr. Weld was one of the oldest instructors of Deaf Mutes in the country, having entered the profession in 1818. He was for eight years at the head of the Pennsylvania Institution, and succeeded Dr. Gallaudet as Principal of the American Asylum in 1830. He was an accomplished master of the art; a man of pure benevolence, of warm piety, and of great energy

and decision of character. He devoted himself with singular earnestness and fidelity, to secure the best good, intellectual and moral, of the children under his care. The labors of his useful life are not such as pass away and are forgotten. They will long remain to reflect honor upon his memory, and place him high among the benefactors of the Deaf and Dumb.

Mr. Luzerne Rae, Instructor of the Gallaudet High Class in the American Asylum, died in Hartford on the 16th of September last. Mr. Rae had been for twenty-two years engaged in the instruction of Deaf Mutes, and the editor of the "American Annals" from their commencement. He was a graphic and elegant sign-maker, a skillful teacher, a man of cultivated mind, brilliant talents and of genuine kindness of heart. His sudden death has inflicted an irreparable loss, not only upon the Institution with which he was so long connected, but upon the cause of deaf-mute instruction throughout the country. Though his keen and polished pen will advocate this cause no more, yet the memory of his personal excellencies, of his genius, and of his labors, will long be cherished by those who were engaged with him in this difficult department of education.

Having been intimately associated with these gentlemen for many years, I can not forbear expressing my feeling of personal bereavement in their death, and recording my testimony to their worth as men, as Christians, and as able, experienced, and accomplished members of our profession.

The great advance which has recently taken place in the cost of the principal articles of living, amounting in some cases to more than fifty per cent., will materially increase the annual expenses of the Institution. As the producers of our State, upon whom, in a great measure, its support eventually comes, reap whatever advantage may accrue from this state of things, the increased expense is not as unfortunate as it would be under other circumstances. Our aim is to provide the pupils with a sufficient, nourishing and plain diet, exercising as much economy and good judgment as we can command, in purchasing the articles needed.

The accompanying Report of our Physician, Dr. Robert Thompson, will give you a more particular account of the state of health in the Institution during the year; and I would again express my gratification in witnessing the results of his experience and skill, and his prompt attention to the slightest indisposition that may appear among the pupils.

Dr. N. H. Swain has kindly rendered his gratuitous services during the year as dentist.

In conclusion I would express the hope that, under the watchful care of Him who is the fountain and source of all goodness, the past usefulness of the Institution may be the index of a still brighter history in the future, and that the time may soon come when it shall scatter its blessings in the path of every Deaf Mute in our State.

Respectfully submitted,

COLLINS STONE,
Superintendent.

OHIO INSTITUTION FOR THE DEAF AND DUMB, }
Columbus, December 4, 1854.

REPORT OF THE PHYSICIAN.

To the Honorable Board of Trustees of the Benevolent Institutions of Ohio :

GENTLEMEN : During the past year, the pupils of the Institution have enjoyed with but comparatively few exceptions, excellent general health, for which, considering the very extended prevalence of disease throughout the State, we have especial cause for gratitude to that Being from whose wise dispensations all our blessings flow. This happy state of things is the more gratifying, from the consideration of the inadequacy of the buildings to afford all necessary comforts, so often alluded to in my Reports of other years.

Nor could we have escaped without greater affliction, viewing the subject in the ordinary line of causation, had not the vigilant and skillful Superintendent, aided by a most efficient household corps, done all that human agency could accomplish, to enhance the health and secure the comfort of the inmates.

Without intending to enter into details, it may be proper to state that the forms of disease which occasionally appeared in the Institution, were of like character with those among the population at large; and yielded readily to a mild and decided course of treatment, aided by excellent nursing, with but little loss of time from the school.

While it is my privilege, with gratitude, to state that death has not diminished our number, it pains me to inform your Honorable Body that one young man, of excellent qualities, sent here for educational purposes, was found to be so deeply diseased in the respiratory organs, as to forbid the idea of rendering the advantages of the Institution to him in any degree profitable; and for this reason, together with the fact that under the parental roof and in the family circle alone can be rendered those delicate attentions demanded by the consumptive patient, it was by me deemed right to suggest to the Superintendent the propriety of returning him to the home of his earlier years and the care of his friends ; which suggestion, I am gratified to learn, was promptly acted upon.

A rather unusual visitant in the school, a severe and contagious form of ophthalmia, was introduced by one of the pupils ; which, for want of proper apartments for the seclusion and treatment of contagious diseases, spread to a very troublesome extent, presenting another argument, in addition to those urged in my former communications, in favor of adequate and proper hospital arrangements, which the common humanity of the State will demand at the hands of the next Legislature.

Respectfully submitted,

ROB'T THOMPSON, M. D.,
Physician to the O. Inst. for the D. and D.

NEWSPAPERS AND PERIODICALS.

The following papers and periodicals have been sent gratuitously to the Institution the past year. They are a source of high gratification to our pupils, and an important means of mental stimulus and improvement. Could the Editors and Proprietors of these papers, witness the interest with which they are perused, and the benefit derived from them, they would feel amply rewarded for their liberality.

Capital City Fact,	Daily	Columbus.
Cincinnati Commercial	"	Cincinnati.
Cleveland Herald	"	Cleveland.
Cleveland Morning Leader,	"	"
Columbus Daily Reveille	"	Columbus.
Ohio State Journal	"	"
Ohio Statesman and Democrat	"	"
Adams County Democrat,	Weekly	West Union.
Anglaize Republican	"	Wapakonetta.
Aurora	"	New Lisbon.
Bellefontaine Republican	"	Bellefontaine.
Belmont Chronicle	"	St. Clairsville.
Cadiz Republican	"	Cadiz.
Central Christian Herald	"	Cincinnati.
Charleston Standard	"	South Charleston.
Cincinnati Enquirer	"	Cincinnati.
Cleveland Plain Dealer	"	Cleveland.
Columbian	"	Columbus.
Delaware Democratic Standard	"	Delaware.
Delta Independent Press	"	Delta.
Democratic Union	"	Georgetown.
Der Westbote	"	Columbus.
Dollar Weekly Times	"	Cincinnati.
Evangelical Lutheran	"	Springfield.
Gospel Herald	"	"
Guernsey Times	"	Cambridge.
Hancock Courier	"	Findlay.
Hamilton Intelligencer	"	Hamilton.
Hocking Sentinel	"	Logan.
Huron Gazette	"	Huron.
Independent American	"	Georgetown.
Independent Democrat	"	Elyria.
Journal and Messenger	"	Cincinnati.
Logan County Gazette	"	Bellefontaine.
Lutheran Standard	"	Columbus.
Medina Democrat	"	Medina.
" Gazette	"	"
" Mirror	"	"
Milan Free Press	"	Milan.
Mt. Vernon Democratic Banner	"	Mt. Vernon.
National Temperance Organ	"	Cincinnati.
Ohio Repository	"	Canton.
Piqua Weekly Register	"	Piqua.
Religious Telescope	"	Dayton.

Sandusky Weekly Register	Weekly	Sandusky City.
Seneca Advertiser	"	Tiffin.
Southern Weekly Post	"	Raleigh, N. C.
Spirit of Democracy	"	Woodsfield.
Stark County Democrat	"	Canton.
St. Clairsville Gazette and Citizen,	"	St. Clairsville.
Troy Weekly Times	"	Troy.
Trumbull Democrat	"	Warren.
Wayne County Democrat	"	Wooster.
Weekly Portage Sentinel	"	Ravenna.
Western Christian Advocate	"	Cincinnati.
Western Episcopalian	"	Gambier.
Western Missionary	"	Columbus.
Western Standard	"	Celina.
Wellsville Patriot	"	Wellsville.
Oberlin Evangelist, Semi-Monthly		Oberlin.
Ohio Cultivator	"	Columbus.
Sunday School Advocate	" (3 copies)	Cincinnati.
Annals of Science,	Monthly	Cleveland.
Ark and Odd Fellows Magazine	"	Columbus.
Ladies Repository	"	Cincinnati.
North-Western Christian Magazine	"	"
Ohio Journal of Education	"	Columbus.
Western Pilot	"	Cleveland.

I would also express my thanks to D. W. Williams, Esq., of Cincinnati, for the donation of a box of juvenile books and magazines for the use of the pupils.

COLLINS STONE,

Superintendent O. Inst. for D. and D.

CATALOGUE OF PUPILS

In the Ohio Institution for the Deaf and Dumb, December 4, 1854.

MALES.

NAME.	TOWN.	COUNTY.
Andrew Allen.....	Decatur	Brown.
Marcellus Andre.....	Powellsville	Scioto.
Colonel Artherholt.....	Brookfield	Trumbull.
John C. Barkley.....	Pleasant Grove.....	Clermont.
John Barrick.....	Cincinnati	Hamilton.
David Bennet	Monroeville	Huron.
David Bethel.....	Sugar Grove.....	Fairfield.
Samuel B. Blackburn	Grove City.....	Franklin.
Newton J. Boice.....	Kyger	Gallia.
Horatio A. Bull.....	Perrysburg	Wood.
George W. Chase.....	Rutland	Meigs.
Corydon Cook.....	Berlin	Erie.
John Daily	Cincinnati	Hamilton.
John Day	Somerton	Belmont.
Alford Downing	Rockport	Allen.
Bartholomew Edwards.....	Hartleyville	Athens.
William A. Evans.....	Georgetown	Brown.
Charles W. Fitzwater.....	Brecksville.....	Cuyahoga.
Peter Foerst	Circleville	Pickaway.
William Ford.....	Perrysburg	Wood.
Andrew Fouts.....	McConnellsville	Morgan.
Henry A. Frank.....	Copley	Summit.
Westley B. Frasier.....	Bridgeport	Belmont.
Jacob S. Frick.....	Fairfield.....	Greene.
Leonard Fullerton.....	Beaver Dam	Allen.
Benjamin F. Galloway.....	Kilbourne	Delaware.
Irvin Garretson.....	Blanchester	Clinton.
Arnot Geyer.....	Sherman	Huron.
Gustavus Geyer.....	"	"
Lemen Gibson.....	Columbus	Franklin.
William Gibson.....	"	"
James N. Gilmore.....	Gustavus	Trumbull.
David Green.....	South Newcastle.....	Gallia.
William H. H. Grigsby.....	Prospect	Marion.
Adam Groh	Cincinnati	Hamilton.
Michael Groh.....	"	"
Desmon Hall	Columbus	Franklin.
Gideon Hand	Reily	Butler.
Christian Hege.....	Royalton	Fairfield.
Edward Heizer.....	Ripley	Brown.
John W. Hines.....	Jeffersonville	Fayette.
Henry S. Hooper.....	Duncan's Falls.....	Muskingum.

CATALOGUE OF PUPILS—Continued.

MALES.

NAME.	TOWN.	COUNTY.
Alfred Hunt.....	Oxford.....	Erie.
Emanuel J. Hunt.....	"	"
James Hunt.....	"	"
Jerves Hunt	"	"
Peter Keyl.....	Columbus	Franklin.
Jacob Long.....	North Liberty.....	Knox.
Tecumseh McCann.....	Choctaw Nation.....	Indian Territory.
Nathan R. McGrew.....	Smithfield	Jefferson.
Robert Moon.....	Avon	Lorain.
Joseph Moore.....	Uniontown.....	Muskingum.
Lafayette Morris.....	Bloomfield	Morrow.
Christian Myer.....	Cleveland	Cuyahoga.
Richard H. Pepper.....	New Philadelphia	Tuscarawas.
William P. Pierson.....	Galena	Delaware.
Jacob Powell	Findlay	Hancock.
Newton Purdy	Lafayette	Allen.
Milton Rafferty.....	Sumerford	Madison.
Matthew G. Raffington.....	Mt. Washington.....	Hamilton.
Charles T. Reed.....	Ellsworth.....	Mahoning.
John W. Reed.....	Mt. Eaton.....	Wayne.
David M. Ross.....	Wyandot	Wyandot.
George Sheeley.....	Carthage	Hamilton.
Michael Sheeley.....	"	"
John Sheriff.....	Chatham	Canada West.
Imari Shoop.....	Cardington	Morrow.
William Smith.....	Youngstown	Mahoning.
William W. Stoddard.....	Napoleon	Henry.
J. Oatley Strickland.....	Bazetta	Trumbull.
Daniel Sullivan.....	Cincinnati	Hamilton.
David Sutton.....	Chili.....	Coshocton.
Levi Taylor	Pleasant Valley	Madison.
Alfred Timmons.....	Harrisburg	Franklin.
William Timmons.....	Williamsport.....	Pickaway.
Thomas Turner.....	Clifton	Greene.
Charles F. Tuttle.....	Cincinnati	Hamilton.
Joseph H. Vance.....	"	"
Marion Vanderveer.....	Bath.....	Summit.
Francis M. Wilson	Morgansville	Morgan.
John Zimmer	Adamsville	Muskingum.

CATALOGUE OF PUPILS—Continued.

FEMALES.

NAME.	TOWN.	COUNTY.
Lovica Alderman	Brookfield	Trumbull.
Rosanna Anthoni	Delaware	Delaware.
Susannah E. Barr	Wapakonetta	Auglaize.
Mary C. Bierce	Circleville	Pickaway.
Hetty E. B. Blackburn	Grove City	Franklin.
Isabella C. Blackburn	do	do
Edith Border	McConnelsville	Morgan.
Caroline A. Butler	Pataskala	Licking.
Margaret Campbell	Powellsville	Scioto.
Sarah M. Collins	Evansport	Defiance.
Mary Corbin	Patterson	Hardin.
Elizabeth C. Costello	Cincinnati	Hamilton.
Mary Jane Cottingham	Troy	Miami.
Melissa E. Cummings	Dresden	Muskingum.
Mary A. Drake	Yellow Springs	Greene.
Melissa Dutro	Taylorville	Muskingum.
Mary Jane Easterday	Petersville	Maryland.
Eliza J. Edmister	Sunbury	Delaware.
Catharine Eichocker	Akron	Summit.
Caroline Ellis	New Martinsburg	Fayette.
Persis A. Finnegan	Cincinnati	Hamilton.
Ama Friend	Wyandot	Wyandot.
Elizabeth E. Fuller	Bedford	Cuyahoga.
Eliza Gallaspie	New Richmond	Clermont.
Sidney A. Grigsby	Prospect	Marion.
Mary B. Grimes	Delphos	Van Wert.
Joanna Hackathorne	Norristown	Carroll.
Elvira Harris	Cuyahoga Falls	Summit.
Mary E. Henry	Chillicothe	Ross.
Eliza J. Huttes	Wapakonetta	Auglaize.
Hester A. Johnson	Celina	Mercer.
Elizabeth A. Kannal	North Liberty	Knox.
Sarah J. Keim	Democracy	"
Delilah Kelley	Mt. Blanchard	Hancock.
Rachel Laer	Benton Ridge	"
Melissa Langsdon	Springboro	Warren.
Elizabeth A. Lockard	Chili	Coshocton.
Margaret Long	Cleveland	Cuyahoga.
Antoinette E. Loper	"	"
Cecelia U. Lord	Youngstown	Mahoning.
Catharine J. Loughhead	Cleveland	Cuyahoga.
Sarah E. Manning	Point Pleasant	Clermont.
Mary J. Martin	Lodi T.	Athens.
Mary McCutchen	Lavona	Fulton.
Lucinda McMillen	Norristown	Carroll.

CATALOGUE OF PUPILS—Continued.

FEMALES.

NAME.	TOWN.	COUNTY.
Margaret McWhinney.....	New Westville.....	Preble.
Rachel McWhinney.....	do	"
Caroline Moore.....	Winchester	Adams.
Elizabeth Moore	Oakland	Fairfield.
Susannah Moore.....	do	"
Betsey Morse.....	Thompson	Geauga.
Hannah Oblinger.....	Lewisburg	Preble.
Amanda J. Parsons	Port Jefferson.....	Shelby.
Mary M. Place	Woodberry	Morrow.
Mary A. Powell	Findlay	Hancock.
Lucy L. Ransom.....	Lowell.....	Washington.
Maria Riddick	Nevada	Wyandot.
Margaret A. Robinson	Bridgeport	Belmont.
Zephahine Sanford.....	Middle Creek.....	Noble.
Melvina Shultz.....	Lancaster.....	Fairfield.
Cassie H. Smith.....	Warren.....	Trumbull.
Mary M. Smith.....	Gilead	Wood.
Lucy J. Steiner.....	Thornville	Perry.
Phebe Stewart.....	North Royalton.....	Cuyahoga.
Maria L. Taylor	Akron.....	Summit.
Adaline E. Trunkey.....	Vernon.....	Trumbull.
Mary J. Verner	East Liverpool.....	Columbiana.
Almira K. Walters.....	Youngstown	Mahoning.
Catharine Warner.....	Hamilton	Butler.
Margaret E. Welch.....	Genoa	Pickaway.
Rachel J. Welch.....	New Concord	Muskingum.
Genevieve Wheeler.....	Marblehead	Ottawa.
Nancy Whipple.....	Venice	Ross.
Alice Williamson	Madisonville	Hamilton.
Catharine Willis.....	Bloomingsburg.....	Fayette.
E. Meroe Wood.....	Madison	Lake.

Males 81

Females..... 76

Total 157

CATALOGUE OF PUPILS

Who left the Institution during the year 1854.

MALES

NAME.	TOWN.	COUNTY.
Frederic Anthoni	Delaware	Delaware.
Joseph S. Armstrong	Amity	Madison.
Washington Carr	Monroe	Butler.
George W. Lindsay	Fredericktown	Knox.
William Link	Oxford	Butler.
Joseph Sawhill	Taylorstown	Washington, Pa.
William Sawhill	"	do
John D. H. Stewart	North Royalton	Cuyahoga.
William Swayne	Marietta	Washington.

FEMALES.

NAME.	TOWN.	COUNTY.
Betsy A. Broughton	Carlisle	Lorain.
Sarah J. Christy	Oxford	Butler.
Rachel Hunt	"	Erie.
Martha A. Lindsay	Fredericktown	Knox.
Mary A. Lindsay	"	"
Ellen D. McCourtney	Cireleville	Pickaway.
Mary J. McMullen	Somerton	Belmont.
Margaret Rife	Cireleville	Pickaway.
*Sarah E. Roach	Van Wert	Van Wert.
Caroline Rockwell	Napoleon	Henry.
Susanna Rockwell	"	"
Ellen Ronaldson	Chillicothe	Ross.
Hannah Seitz	Bloomville	Seneca.
Adaline E. Smith	Oxford	Butler.
Rosaltha Sullivan	Lithopolis	Fairfield.
Susannah Tomson	Reily	Butler.
Elvina Zimmer	Cuyahoga Falls	Summit.

Males 9

Females 17

Total 26

* Deceased.

TERMS OF ADMISSION.

1. No charge is made for pupils from this State, except for clothing and traveling expenses.

2. Pupils from other States are charged one hundred dollars for the session of ten months; payable quarterly, in advance. This sum covers all expenses, clothing and traveling excepted.

3. Applicants must be between the ages of twelve and twenty years, free from immoralities of conduct, and from contagious and offensive diseases.

4. Application for admission should be made to Rev. Collins Stone, Columbus, Superintendent of the Institution.

5. The session commences on the second Wednesday of September, and closes on the first Wednesday of July. The proper time for admission is at the commencement of the session, and no pupil will be received at any other time, except in extraordinary cases.

6. The regular course of instruction occupies five years, and it is expected that all who enter the Institution will remain for this period, unless providentially prevented. In cases where good proficiency is made, two additional years of instruction are offered. No pupil can be removed from the Institution during the progress of a session, without the permission of the Superintendent and the Board of Trustees.

7. Parents and guardians will be duly notified of the day on which the School closes, that they may make arrangements for conveying their children home. Except in case of sickness, pupils cannot be permitted to leave before the specified time. The frequency with which arrangements are made for pupils to leave a few days before the close of the School, renders it necessary, to prevent disappointment, to direct special attention to this rule.

8. Parents and guardians are required to provide their children with sufficient and suitable clothing while they remain at the Institution. Every article should be marked with the full name of its owner. A small sum of money also should be deposited with the Steward for occasional expenses.

9. Pupils are expected to spend the vacation at home, or with their friends. This arrangement is as desirable for the health of the pupils, which will be promoted by a change of air and exercise, as for the convenience of the Institution. Pupils who remain during the vacation, will be charged \$1.50 per week.

In the case of each pupil who enters the Institution, it is desirable to obtain a written statement embracing the following particulars:

1. The name of the pupil, in full.
2. The year, month, and day of his birth.
3. The cause of deafness. If not born deaf, at what age, and from what cause did he become so?
4. Is the deafness total or partial? If the latter, what is the degree of hearing? Is it of any practical benefit to him in his intercourse with others?
5. The natural capacity: is it bright and active, or dull, stupid or idiotic?
6. Were the parents related before marriage? If so, in what manner?
7. Are there any persons in the family connection, entirely or partially deaf? If so, at what age, and from what cause did they become so?
8. The names, residence and post-office address of the parents.
9. The number and names of the children.

APPENDIX.

HISTORY OF THE OHIO INSTITUTION FOR THE DEAF AND DUMB.

The opening of a school for Deaf Mutes at Hartford, in the early part of the year 1817, was a bright era in the history of this unfortunate, and hitherto neglected class in our country. The success of this school, awakened the attention of the benevolent in different sections of the land, to the number and sad condition of the Deaf and Dumb, and to the practicability of relieving their misfortune. The next year a school was opened in the city of New York; one in Philadelphia, followed in 1821, and one in Danville, Ky., in 1822. The Institution in Ohio, incorporated in January, 1827, was the fifth in the order of time, though in one important feature, that will be noticed in the sequel, it holds a much higher position.

Prior to the provision made in this State for their instruction, very few of the Deaf Mutes of the State seem to have availed themselves of the advantages offered in Eastern Institutions. A young man by the name of Freeman Burt, from Cincinnati, entered the Hartford School in the spring of 1818, and remained there three and a half years at his own expense. Josiah Price, of Stark county, applied to the Legislature, during the session of 1819-20, for aid in sending his son to Hartford. A bill was reported in his favor, upon which, however, there appears to have been no final action. A pupil from Ohio was also a member of the Philadelphia school, in 1821. These cases have an interest, as they indicate the existence of a sympathy for these children, which was soon to have a permanent manifestation.

The first movement made in the State, toward an Institution for the education of Deaf Mutes, originated in Cincinnati, in the year 1821. In the spring of this year, an Association of gentlemen was formed in that city, "for establishing a school for the instruction of the Deaf and Dumb in this part of the western country." The Rev. James Chute was selected as Principal of the Institution, and sent to the Asylum at Hartford, to acquire the art which should qualify him for his position. Mr. Chute reached Hartford on the 17th of July, 1821. The letter introducing him to the Principal of the Asylum, and stating his object, was signed by J. L. Wilson, O. Spencer, Thos. Tucker, William Burke, Samuel Johnson, W. Steel, and David Root. The names of the other gentlemen who were connected with the enterprise can not now be ascertained. They deserve to be permanently recorded, as pioneers in this work of benevolence. Mr. Chute was cordially received by the officers of the Asylum, and offered every facility in the accomplishment of his mission,—a striking contrast to the reception given to Mr. Gallaudet, in England, when he visited that country for a similar purpose. Mr. Chute left Hartford in the following November, after a residence there of about four months—a period much too short to acquire a practical knowledge of the system of instruction, or of the language of signs. In the December following, the Association made application to the Legislature for an act of incorporation, under the name of "The Western Asylum for the Education of the Deaf and Dumb," and for pecuniary aid. The application was unsuccessful, on the ground that an Institution of this character, designed to meet the wants of the Deaf and Dumb of the State, should have a central location.

The interest thus awakened on this subject, was further advanced by a letter, bearing the date of Jan. 3d, 1822, addressed to the Governor of the State, by the directors of the Philadelphia Institution for the Deaf and Dumb, which had then recently gone into operation. After stating, at length, the completeness of their arrangements in endowment, teachers, buildings, &c., the directors remark, that in accordance with a law recently passed, "returns of the Deaf and Dumb have been made from the different counties of the State, and what was apprehended by some, is now reduced to a painful certainty—their number being found much greater than had been generally supposed. This, we presume, will prove to be the case in our sister States, considering how much neglect such unfortunate persons too often suffer, and the motive to concealment which their friends and parents find in their personal feelings, when there is no prospect of giving them relief." One of the strongest obstacles to be met in starting the Hartford school, was the general impression that prevailed of the very small number of this class to be relieved—an impression which, in all parts of the country wherever investigation was made, was soon corrected. The directors say, that they are ready to receive pupils from other States, on the same terms as from their own, and go on to speak of the success and encouragement they had already attained in their efforts, as follows :

"Had you, Sir, seen our earliest pupils at the time of their admission, and could you now see them, and compare their past with their present condition, we venture to say that you would find abundant reason for exerting your individual and official influence, to obtain the means of affording to these unhappy objects of your own State, the benefits of instruction. The translation, indeed, of one of the inferior orders of creation, to the human species, would be only in a degree more wonderful than we have in several instances witnessed in our scholars ; and we may add, as a great encouragement, that thirst for further improvement, and rapidity of acquirement, after the delights of knowledge are once tasted, seem to be characteristics of the Deaf and Dumb. In these respects, they appear rather to have the advantage of most children blessed with the possession of all their senses."

Appended to this letter, was an act that had recently been passed in New Jersey, making an annual appropriation, to be applied under the direction of the Governor, for the education of the Deaf and Dumb of that State, "in some suitable and convenient Institution." The same action was invited on the part of the Ohio Legislature. This sensible and earnest appeal was not without its effect, although it did not lead to the action specified. It is well it did not ; for had the Legislature made provision for the education of the Deaf and Dumb of the State at so distant a point, it is certain that but few of the number would have been benefited. The expense of the journey and the distance it would separate them from their friends, would, in most cases, have presented insuperable obstacles to its acceptance.

In the early part of the next session, 1822-3, an act was passed, requiring "the listers of the several townships, in each county of the State, at the time of taking the enumeration of white persons, to ascertain the number of Deaf and Dumb, of all ages, and to return said lists to the clerk of the Court of Common Pleas of said county." This enumeration seems to have been carefully taken, and under circumstances which would naturally secure a much greater degree of accuracy than can be credited to the ordinary census returns of the country. A minute and careful examination of any particular locality, has always shown these to be exceedingly inaccurate. Dr. Peet estimates, that one-half of the Deaf and Dumb under ten years of age are entirely overlooked ; and an allowance must always be made in the numbers given, for idiotic and aged persons returned as deaf and dumb. The small space over which the inquiries of each lister would extend,

and the probability of his personal acquaintance with the families of the township, would naturally give greater accuracy to his results.

The population of the State in 1820, was 581,434. The proportion of one deaf mute to two thousand of the white population, which is the one usually adopted as correct in this country, would give two hundred and ninety deaf mutes in the State at that time; and the increase of population in two years would not materially vary the number. The result of the enumeration, however, was four hundred and twenty-eight deaf mutes in the State. From Athens and Hamilton counties—the latter the most populous in the State—no returns were received; while from Logan, Union, and Wood counties, no deaf mutes were returned. The ages were reported as follows:

	Under 10	117
Over 10	“ 20	171
“ 20	“ 40	113
“ 40	.....	27

Of the whole number, 279 are returned as poor; 66 as in “middling circumstances;” 72 in good; and 11 are not reported in this particular.

The way being thus prepared, a successful effort to establish an Institution for the Education of the Deaf and Dumb was made, at the legislative session of 1826-7. The Rev. James Hoge, D.D., of Columbus—a gentleman to whom, with a single exception, the deaf mutes of Ohio are more indebted than to any other individual, for his active sympathy and judicious labor and counsel—was the immediate agent in attaining this much desired object. Through the influence of Dr. Hoge, the condition of the Deaf and Dumb was brought to the attention of Gov. Morrow; and the result was, a strong recommendation, in his message to the Legislature in the autumn of this year, to establish an Institution for their benefit. The subject was referred in the House, to a select Committee of three. An elaborate memorial, prepared by Dr. Hoge, and signed by a large number of prominent citizens, was presented to this Committee, detailing, at length, the destitute condition of the Deaf and Dumb—the efforts that had been made in foreign countries, and recently in our own, for their relief—and the entire success that might be attained in their education. Some statements of the memorial, with regard to the state of deaf mutes previous to instruction, and their ignorance of spiritual and moral truth, were, at the time, received even by intelligent persons, with much credulity, although observation and experience have abundantly proved their correctness. A bill for incorporating the Institution was reported by the Committee, which passed both Houses without serious opposition. The bill appointed a Board of Trustees, with the usual corporate powers,—allowed them to hold property for the object specified,—the annual income of which should not exceed \$30,000; and provided for the support of one pupil from each judicial circuit in the State, at an annual expense not exceeding \$100 (to be paid out of the Literary Fund), and for a period not exceeding three years. It may be remarked, in passing, that the time here named was generally fixed upon at first by the different Institutions, as the proper period for the education of the Deaf and Dumb; but it was soon found to be entirely inadequate to secure the end in view, and was speedily lengthened.

Before any organization was effected under this act of incorporation, there was a movement in a different part of the State, that deserves mention. It was the opening of a school for Deaf Mutes in the town of Tallmadge, in Summit county. The object seems to have been, to supply an immediate want, rather than to establish a permanent Institution. In the family of Mr. Justus Bradley, of this town, were three daughters, who were deaf mutes. The sympathy of the citizens being excited in their behalf, it was found that there were in the neighboring townships

a number of other individuals laboring under the same misfortune; and it was determined to commence a school for their instruction. For this purpose a board of trustees was organized, consisting of Rev. John Keys, Elizur Wright, Garry Treat, A. C. Wright, Philo Wright, and Alpha Wright. The school was opened in May, 1827, under the instruction of Mr. Colonel Smith, a deaf mute, who had been for six years a pupil in the Asylum at Hartford, and was continued two years. It contained, in all eleven pupils, most of whom were afterward members of the school at Columbus. It was sustained by private charity, with the exception of \$100 given it by the Legislature, in 1828, toward paying the salary of the teacher. The same bill also granted \$100 for the next year, provided the school at Columbus did not previously go into operation. This last sum does not appear to have been drawn from the treasury.

The first Board of Trustees of the Institution at Columbus, under the act of incorporation, consisted of the following gentlemen: Rev. James Hoge, D.D., and Gustavus Swan, Esq., of Franklin county; Thomas Ewing, Esq., of Fairfield county; Rev. William Graham, of Ross county; Rev. William Burton, of Pickaway county; John H. James, Esq., of Champaign county; Thomas D. Webb, Esq., of Trumbull county, and Samuel Clark, Esq., of Clark county. The governor of the State was *ex-officio* President of the Board, and Dr. Hoge was chosen Secretary.* They met and organized on the 9th of July, and their first report to the Legislature was made in the December following.

In this report, the Trustees estimate that in the valley of the Mississippi, with a population of nearly 3,000,000, there are at least 1500 deaf mutes, of all ages; and in the valley of the Ohio, with a population of 2,500,000, from 1000 to 1200 of the same class. Allowing that the Asylum at Danville could provide for the southern and eastern portions of this valley, the northern and western portions still remain. In these they estimate a population of 1,500,000, with 800 deaf mutes—two-thirds of whom, they suppose, may be found in Ohio.

It is interesting to observe the data, from which at that time, estimates were made of the prospective wants of the deaf and dumb, and to notice how far they have been verified by subsequent experience. On this point, the report remarks as follows:—

"From the best data we have been able to obtain, we make the following statement. Of those deaf mutes who are in any country, at any given time, at least one-half are either too young or too old to be the subjects of education. Of the remainder, who are at the proper age, one-fourth are incapable of instruction, for want of other bodily senses, or of adequate intellectual capacity. There will remain, therefore, about one-fourth of the whole number, who are proper subjects of education. It may be supposed, however, that were an asylum opened at a suitable location, with competent teachers, and adequate funds to provide for the support of the pupils, through the neglect of parents, friends or other causes, nearly one-half would not be entered. Still there is a reasonable prospect, that in the course of the year there would be from fifty to seventy-five."

The proportion assigned to the third class—i. e., those who, from various causes, are *incapable* of instruction—is doubtless too large: yet it is a significant fact, going to show the care and good judgment with which these early estimates were made, that not one-eighth of the deaf mutes of the State have been, at one time, under a course of education. It is a mournful fact, that only one-half of those who so much need instruction, and are of the right age to receive it, are yet reached by the means which are freely offered to all.

* Dr. Hoge continued his efficient services as Secretary to the Board till April, 1848, when he resigned, and the Rev. Henry L. Hitchcock was chosen to succeed him.

As the revenues of the State were at this time principally engrossed in a great work of internal improvement—uniting the waters of Lake Erie with the Ohio River—the sources of income to meet the necessary expenses of the Institution were a matter of no small interest. Of these, three were proposed by the Trustees: 1st, a share in the Literary Fund: 2d, an application to Congress for a township of land; 3d, opening a paper at the office of the county clerk of each county for private subscriptions. The Trustees close their report by recommending that, from a due regard to the welfare of the Institution and to public sentiment, as far as they can ascertain, it be located at Columbus; alleging that “Here it will be under the eye, and subject to the inspection of the Legislature at all times; and also, that the facilities of intercourse and conveyance which are collected at this point, render it more convenient to every part of this State, than any other place,”—reasons which have lost none of their force by the lapse of twenty-seven years. By an act of the Legislature, passed January, 1829, the Institution was located in Columbus.

The gentleman selected as the Principal of the Institution was Mr. Horatio N. Hubbell, who went to Hartford in March, 1828, to become qualified for his new duties, and remained there in the prosecution of his object about a year and a half. The school was opened Oct. 16, 1829, in a small building rented for the purpose, standing on the corner of Broad and High Streets. The building has since been removed. A lady was employed to board the pupils at a fixed rate. The prospect at the opening was sufficiently discouraging. Only three pupils were present, and these were from the immediate vicinity. One of the three proved idiotic; another was a boy of weak intellect, and not long afterward became hopelessly insane. Yet these were all that could be gathered, notwithstanding a circular, stating the objects of the school, had been published for some months previously in the principal papers of the State. Before the close of the term, however, the number of pupils increased to ten, and in the course of the next year to twenty-two—and an assistant teacher was employed at the commencement of the second year. After the school was once in operation, the number of pupils began steadily to increase, and it was soon necessary to obtain other assistance in the department of instruction. From that time to the present, there has seldom been a period when the number of pupils in attendance was not fully equal to the arrangements for their accommodation.

In 1830, a letter was addressed to the President of the Board, by the Governor of Indiana, inquiring on what terms deaf-mute children from that State could be received to the Institution. The Board had no power to receive pupils from other States, but recommended that such powers be granted—which was accordingly done in the session of 1831. The Trustees seemed still to have the impression, that one Institution was sufficient to provide for the north-west part of the valley of the Mississippi.

During the session of 1829–30, an act was passed, authorizing the support of one indigent pupil from each of the nine judicial circuits of the State—the pupil “to be selected by the Board of Trustees, from persons recommended by the associate judges of the counties where they reside.” At the session of 1830–1, the support of an additional pupil from each circuit was authorized. At the session of 1832–3, this number was increased to three; and during that of 1833–4, the Trustees were authorized to admit thirty-six State pupils, and twelve additional ones annually, till the number should equal sixty. At each of these periods, the provision made was intended and supposed to be sufficient to meet the probable number of applications. During the session of 1844, these limitations were repealed, and the Trustees were instructed to admit all suitable applicants.

The time at first contemplated as sufficient for the course of instruction, was, as has already been stated, three years. At the session of 1833, this time was

increased to four years, and in 1834 to five years. In 1844, an act was passed, allowing the Trustees to retain pupils, at their discretion, for a period longer than five years, and not exceeding seven. This law is at present in force, and for a general regulation, is probably the best that can be made on the subject.

It was provided in the act of incorporation, that the annual expense of each pupil should not exceed \$100 for the session of ten months. This was reduced by the act of 1831, to \$75, which was found to be about the actual expense at that time. In 1837, it was again fixed at \$100. By the act under the new Constitution, adopted in 1852, the sum is not limited, although the annual expense does not exceed the last mentioned sum.

One of the first objects of attention on the part of the Legislature, after incorporating the Institution, was to provide a proper location, and to erect suitable buildings for its accommodation. Indeed, in the act of incorporation itself, it was made the duty of the Board of Trustees at that time appointed, to report to the General Assembly, among other particulars, with regard to the locality, plans, buildings, &c., necessary for an Institution, and in Jan., 1829, prior to the opening of the school, an appropriation was made to purchase a site. This was secured in the February following. A tract consisting of three out-lots, containing three and a third acres each, lying about half a mile east of the State-house, was selected, and purchased for three hundred dollars, the land being considered in part as a donation at the time. The selection was most admirably made. The grounds, embracing an area of ten acres, are ample in extent, the soil of the finest quality, the water abundant and excellent, and the situation easy of access and almost unparalleled as to its healthfulness. This latter feature will be noticed again.

The first building for the use of the school was commenced in 1832, and was occupied at the opening of the fall term of 1834. The building was fifty feet by eighty, and three stories high, the general plan of the one in New York being adopted. It was designed to provide school, lodging, dining, and sitting-rooms for from sixty to eighty pupils, and was supposed to be large enough to meet the wants of the Institution for a long time to come. The increase of pupils soon showed it to be much too small. A wing was added to the south end of the original building, which was commenced in 1845, and was ready for occupancy on the first of October of the next year. It is not singular that as the Institution became more generally known, and as it continued to send forth, year after year, those who had enjoyed its advantages, and who were living, if not speaking testimonials of its ability to bless, its fame should be extended over the State, and that many more of the deaf and dumb should seek admission within its walls. The south wing was no sooner completed, than it was immediately filled, and the want of more room was seriously felt. This want has greatly increased since that time, and has not yet been supplied.

The subject of work-shops, early engaged the attention of the friends of the Institution, and their erection was strongly recommended in the reports of that period. It was with great force, argued that some part of the intervals of relaxation from study, might be profitably employed in learning a useful trade, and thus skill be acquired, and habits of industry formed, which would be of great advantage to them in after life. Accordingly, in 1838, a two-story building, twenty by sixty, was erected for this object. The only trade introduced, was that of shoe-making. Such of the pupils as were of suitable age, were employed four hours a day, under the instruction of a man engaged for this purpose. The arrangement was followed for a number of years, with all the success that could have been expected, in the circumstances. The system at that time pursued, was evidently an unfortunate one. The only compensation which the person employed to teach the trade received, was the labor of the boys. His apparent interest

would be, to obtain the greatest possible amount of labor, without reference to the improvement of the pupil. The obvious inference should have been, not that the whole matter should be abandoned, but that it should be conducted on different principles. The contract having expired, it was not renewed. The complete education of the deaf mute, demands that this department should not be neglected.

Allusion has already been made to the expectation entertained by the Trustees, of obtaining from Congress a township of land to endow the Institution. This was referred to in their first annual Report, as a possible source of revenue, and was also mentioned by Gov. Morrow in his message, recommending the founding of the Institution. Gov. McArthur, in his message to the Assembly of 1830-1, advised that a memorial be presented to Congress on this subject. This was done, and an act passed the Legislature directing the members of Congress from the State to use their influence in forwarding the measure. A bill granting a township, passed one house of Congress without opposition and it was confidently expected that it would meet with equal favor in the other branch. The bill however was not reached in the order of business, before the body adjourned.

The expectation of the success of this application, although doomed to be thus disappointed, had not been indulged without sufficient reason. The applications of the Hartford and Kentucky Asylums for similar grants, had both been successful. There could, therefore, be no argument raised against it from want of precedent, and certainly none, from objection to the end sought. The amount of lands in the hands of the general government located in this State, was very large, and from them it received but small returns. It was desired that the land donated, should either be located in sections, in the different townships of the State, or in an entire tract, as might be deemed expedient. The Board seemed inclined to the first location. A benefaction of this kind, while it would have been the smallest possible tax on the public treasury, would, if managed prudently, have been the means of untold good to the deaf and dumb of the State.

The first appropriation of money made to the Institution by the Legislature, was during the session of 1827-8. This was the sum of \$376 60, being at the time, the unexpended balance of the Literary Fund, and was used in defraying the expenses of the Principal at the Hartford school. In 1834, \$2,239 were also granted from the same fund, to complete the buildings. An act was passed during the session of 1831-2, appropriating to the use of the Institution one-fourth of the money accruing from the auction sales, taxes, &c., of Hamilton county. The amount at first annually realized from this source, was something over \$2,000. It became less in succeeding years, and was finally turned into some other channel. The deficiency was made up by direct appropriations.

It has been common to regard appropriations for the specific purpose of educating the Deaf and Dumb, wherever made, as in the highest sense benevolent and charitable. Deaf mutes themselves have been taught to consider the education granted to them at the public expense, as a great benefaction, for which they are bound to feel the warmest gratitude to the State. It is true that no higher boon can be bestowed upon the deaf mute, than education, with its attendant blessings. Without it, he is a miserable fragment of humanity; with it, he is a man, intelligent, refined, happy, and can honorably fill his sphere in social life. It is true, also, that he is deeply grateful for education. In what peculiar sense, however, this education is a *charity*, it is not easy to see. It is not necessary, at this age, to draw out an argument to show that public, universal education, is a matter of State interest. The simple diminution of pauperism, the decrease of crime, the security and value of property, the progress of industry, the development of agricultural and mineral wealth, all make a public education of the people of the State, a matter of vital concern to every citizen. It is strictly a matter of policy, not of char-

ity. The children who are yearly benefited by the Common School Fund, do not feel any large amount of gratitude for the instruction received. It is a great misnomer to call the educational system of the State, in any sense, a charitable organization. Our public schools can hardly be included in the category either of "criminal" or "humane institutions." But every argument which proves it a matter of interest and policy to educate the hearing and speaking children of the State, bears with much greater force upon deaf mutes. If *they* are to be saved from pauperism and crime, if they are to add to the productive wealth of the State, if they are not to be helpless burdens upon their friends and society, education is *indispensable*. It is also entirely effectual. The educated deaf mute takes his place as a member of society, sharing its burdens, supporting its interests, and adding his quota to its productive force.

In disposing of the public lands belonging to the government, which were situated in different parts of the State, it was stipulated that one section in each township, should be sacredly devoted to the purposes of education. Of the benefits of this munificent provision, deaf mutes are, from the nature of their misfortune, deprived. They can receive only a slight degree of benefit from the common school, and circumstances forbid their being gathered into small schools to receive the peculiar instruction adapted to their wants. The amount of "irreducible and trust funds," held by the State for the purposes of education, is \$1,838,932 66; the income of which, applied by the State, to such purposes, during the year ending Nov. 15th, 1852, was \$304,721 62; and any sum beyond this, which is needed to sustain the system of common schools, is supplied by direct taxation. Inasmuch as the deaf mute, having an equal claim with the hearing child to the avails of this large sum, (and indeed, a much stronger one, on the ground of his more pressing necessity), yet receives nothing from this source, it is no more than right that his misfortune should be relieved directly from the public treasury. It is fortunate for him that this relief is freely and cheerfully granted. Whatever is needed for the current expenses of the Institution is promptly furnished by appropriations of the Legislature. This is as it should be.

The health of the Institution since its establishment, has been entirely without parallel in schools of this description. During the first thirteen years, a period comprising nearly the first half of its existence, not a single death occurred within its walls, and scarcely a case of serious sickness, although the average number of pupils during this time exceeded fifty. In the course of the last fourteen years, with the average number of pupils considerably more than one hundred, there have been seven instances of death. Three were from pulmonary consumption, two from fever, one from cholera, and one from general nervous debility. In four cases, the circumstances of the disease, and the recent arrival of the pupil at the Institution, render it certain that the disease was not contracted here. During the whole period, two pupils have lost their lives by drowning, having stolen away, in both cases, without the knowledge of the officers. It may be proper also to remark, that in consequence of the presence of the cholera in the city in 1833, and again in 1849, the school was dismissed a short time before the regular close of the session. This exemption from sickness is the more remarkable, as these children are more liable than others to its attacks. The loss of one sense has, in many instances, proceeded from sickness, and of itself indicates a physical constitution more or less imperfect, susceptible to the attacks of disease, and feeble in resisting them. The reasons repeatedly given in the annual reports, for this continued healthfulness, are the care of a kind Providence, regular habits, abundant and wholesome food, comfortable lodgings, and daily exercise in the open air. No higher testimony can be given to the healthfulness of the location, the excellent provision made for the pupils, or to the constant watchfulness exercised over them.

In 1844, the Superintendent, at the request of the Board of Trustees, visited, in

company with two educated pupils, various portions of the State, to hold exhibitions, excite interest, and diffuse information respecting the Deaf and Dumb. These visits were gratifying to the citizens of the State, and exceedingly happy in their influence upon the Institution. In the month of September of the same year, he visited the Institutions for the Deaf and Dumb in the Eastern States, to avail himself of any advances that might have been made in the systems of instruction and management.

The history of the Institution, from its first establishment, has been one of constant prosperity, and unabated usefulness. Its course has been steadily onward, increasing in its number of pupils, in its facilities for instruction, in the favor of the Legislature, and in the kind regard of the people of the State. The Legislature has ever exercised over it a minute and careful supervision. Committees of its members have repeatedly reported in the highest terms of its condition and management, and favorable mention has often been made of it, in the annual messages of the highest officer of the State. It has not, indeed, succeeded in reaching with its benevolent aid, *all* of the class for whom it was designed; but very few of their number, and in recent periods of its history, none, who have applied for its assistance, have been turned away from its doors.

In February, 1851, Mr. Hubbell, who had presided over the Institution with honor and success for twenty-four years, tendered his resignation to the Board. Through the untiring energy, faithfulness, and skill of this gentleman, the Institution, from small and feeble beginnings, had grown to be the third in the Union in the number of its inmates, had passed years of usefulness, and become deeply fixed in the affections of the people of the State. Few persons, as they look at an Institution of this character in its mature and perfected organization, and in the full exercise of its beneficent career, are able to appreciate the difficulties that have been encountered in its early history. The creation of public sympathy in an untied and difficult enterprise, securing public confidence, maturing plans, erecting buildings, collecting, organizing, and controlling an Institution of this kind, involves an amount of care and perplexity, and demands a fertility of resources, that attend few other labors undertaken by man. No greater satisfaction can be conferred upon a benevolent mind, than to have been made the agent of effecting such a work.

Mr. Hubbell's resignation was accepted by the Board, to take effect at the close of the year. The Rev. J. Addison Cary, who, for nineteen years, had been an eminent instructor in the New York Institution, was chosen to succeed him, and removed to Columbus in October of the same year. Mr. Cary, although suffering from an acute and painful disease, gave abundant evidence during the short period of his connection with the Institution, of his superior qualifications for such a position. His death occurred on the 7th of August, 1852, having retained his office less than a year. The present Superintendent entered upon his duties in October, 1852.

During the first session of the Legislature under the new Constitution, an act was passed, re-organizing all the Benevolent Institutions of the State. Instead of each being managed by a distinct Board of Trustees, all were placed under the control of one Board, consisting of nine members; three of whom must be selected from the city of Columbus, or its vicinity, and the remaining six from different parts of the State, and no two members to be residents of the same county. The Board is required to meet annually. During the intervals of its sessions, the Institutions are under the charge of a Committee of three, styled the "Committee ad Interim." The law provides that each Institution shall be visited monthly by one, semi-annually by a majority, and annually by all the members of the Board, who shall report their condition to the Governor, and through him to the General Assembly. The Treasurer of State is made the treasurer of the several Institutions,

and their expenses are paid by direct appropriations from the State treasury. The services of the Trustees are gratuitous, they being allowed only their necessary expenses. The plan unites simplicity with constant and careful supervision. As, however, a great amount of labor and responsibility, and the expenditure of much time, devolve upon some members of the Board, particularly upon the Committee ad Interim, it is not easy to see why duties so arduous should not receive remuneration.

The Board is at present [July, 1853], composed of the following gentlemen :

Richard Warner, of Medina county ; E. C. Root, of Ashtabula county ; George E. Eels, M. D., of Fairfield county ; Hiram B. Smith, of Meigs county ; David Robb, of Union county ; Thomas Mitchel, of Preble county ; and Henry Wilson, Thomas Sparrow, and John Greenleaf, of Franklin county. Richard Warner, President, Thomas Sparrow, Secretary. Henry Wilson, Thomas Sparrow, John Greenleaf, Committee ad Interim.

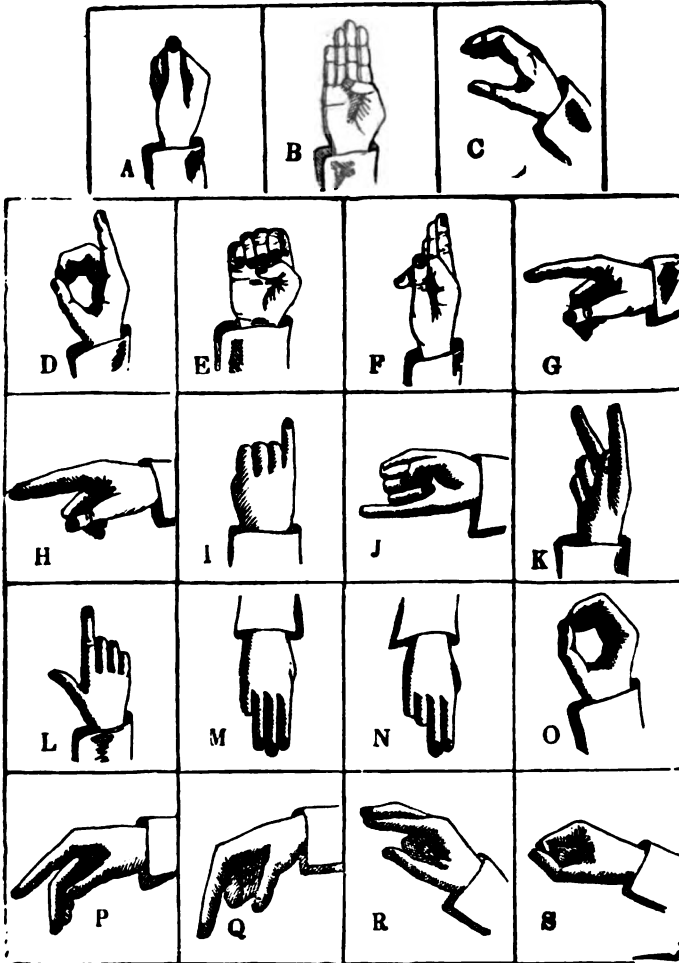
The Institution is at present greatly incommoded by the inadequacy of its buildings. These, besides being in a dilapidated condition, are much too small for the present number of inmates, and can accomodate only about two-thirds of the children who ought to be enjoying the advantages here afforded. There is no doubt that when the pressing want of larger and better accommodations is distinctly known to the citizens of the State, it will be fully met.

The Institution for deaf mutes in Ohio, holds the same rank among its sister Institutions that the State does among the other members of the confederacy. It was remarked at the commencement of this sketch, that although it was the fifth in the order of time, in another particular it holds a still higher place. The Institution of Ohio was the first established upon the important and only true principal that the entire expense of furnishing a complete education to the deaf and dumb should be defrayed by the State. Other States have liberally and nobly made appropriations to support their deaf mutes in private incorporations, granting a yearly stipend for this purpose, in some cases sufficient, in others, not so. To Ohio, certainly, belongs the honor of first providing adequate instruction for the deaf and dumb, as a matter of plain and acknowledged duty. The nobleness of this act is not diminished by the consideration that at the time of assuming this duty, the State had been in existence only twenty-five years ; that three-quarters of its surface was covered with the primitive forest ; that the great thoroughfares of commerce were not constructed, nor its system of common schools in operation ; and that while the taxes of the State were burdensome, its revenues were comparatively small. From a work commenced under such circumstances, the State, in her subsequent progress to wealth and greatness, has shown no disposition to retreat.

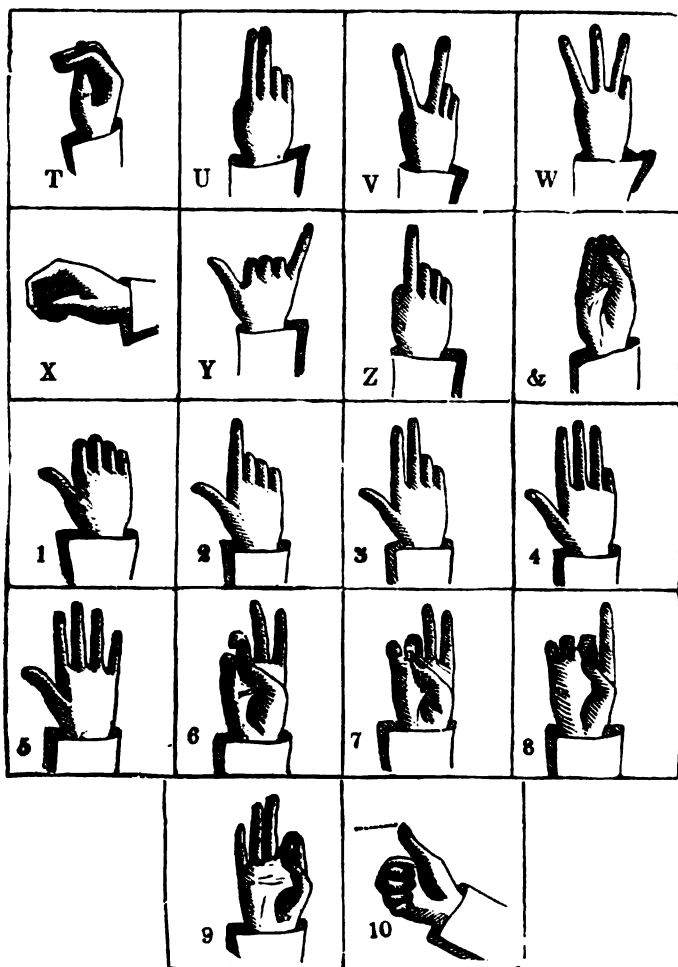
The experience of the past, inspires an entire confidence for the future. The following article is a part of the new Constitution :—" Institutions for the benefit of the insane, blind, and deaf and dumb, shall always be fostered and supported by the State." This truly "is the noble resolve of a sovereign State ; an honor to the sentiment of humanity which gave it birth, a purpose which could originate only in a Christian land." The great State of Ohio, having put her hand to this work, will bear it steadily on, and everything which science, skill and humanity can do for the afflicted within her borders, will be cheerfully and promptly done.

COLUMBUS, July, 1853.

MANUAL ALPHABET



FOR THE DEAF AND DUMB.



ANNUAL REPORT

OF THE

STATE HOUSE COMMISSIONERS.

HON. WILLIAM MEDILL,

Governor of the State of Ohio :

In compliance with the law for the more efficient and expeditious completion of the New State House, the Commissioners submit the following report of the cost of said State House, the action of the Commissioners and the progress of the work, up to the close of the fiscal year, ending Nov. 15, 1854.

The appropriations made by the Legislature, and which have been expended in the construction of the New State House, are as follows :

For the year 1838.....	\$10,000
“ “ 1839.....	25,000
“ “ 1840.....	6,575
“ “ 1848.....	20,000
“ “ 1849.....	65,000
“ “ 1850.....	80,000
“ “ 1851.....	75,000
“ “ 1852.....	125,000
“ “ 1853.....	125,000
“ “ 1854.....	75,000
	<u>\$608,575</u>

At the commencement of the fiscal year just closed, there was a balance on hand of \$42,600 22. The Legislature appropriated for the year the sum of \$75,000. The Commissioners received for stone and old materials sold during the year, \$1,798 53. These placed at the command of the Commissioners the sum of \$119,398 75. The expenditures for the year amount to the sum of \$123,545 65, which is an overdraft of \$4,203 15.

The following is a recapitulation, under appropriate heads, of the expenditures.

Stone quarry.....	\$16,537 49
Stone cutting, masons and carpenters.....	32,575 42
Incidentals.....	2,049 36
Materials and Tools.....	21,866 66
Transportation.....	1,202 58
Convict labor.....	3,134 40
Iron Roof.....	24,459 61
Copper for Roof.....	18,000 00
Salaries.....	2,546 62
Expenses of Commissioners.....	1,173 51

\$123,545 65

The expenses of the commissioners individually are as follows :

Stephen H. Webb.....	\$292 70
Edwin Smith.....	370 12
E. T. Stickney.....	356 64
Jas. J. Faran.....	154 05

The compensation of each agent employed, is as follows :

N. B. Kelly, Architect.....	\$2,000 per an.
Jas. K. Linnel, Clerk.....	800 "
Jos. R. Edwards, Master Mason.....	4 per day
Jas. Pasco, Master Stone Cutter.....	3½ " "
Gideon Walton, Master Carpenter.....	3 " "
William Hunter, Master Quarrier.....	3 " "

On the 11th day of May, Mr. N. B. Kelly was appointed Architect, at a salary of fifteen hundred dollars per annum ; and on the 1st of August was invested with general supervisory powers, in the absence of the regular Superintendent, Mr. Stickney, and his salary increased to two thousand dollars per annum.

In June the commissioners entered into a contract with Mr. Charles Rule to furnish all the tile required for the New State House, and put the same down, on the following terms per superficial foot : Italian white and American black marble, one and one half inches thick, at one dollar and thirty-three cents ; Italian white and American black marble, one and one-quarter inches thick, at one dollar and twenty cents ; American white and American blue marble, one and one-half inches thick, at one dollar twelve and one-half cents ; American white and American blue marble one and one-fourth inches thick, at one dollar ; American white and American blue marble, one inch thick, at eighty cents ; also to furnish and put down all the base (plain) that may be required of American marble, two inches thick, at one dollar and seventy-five cents per lineal foot ; and, if any such base shall be required by the Architect to be moulded, at such additional price per lineal foot as may be agreed on by Mr. Rule and the Architect. The work is to be completed at such time as the Architect may direct, and subject to the approval of that officer. Bond was taken, with ample securities, in the sum of twenty thousand dollars, for the faithful performance of the contract on the part of Mr. Rule.

On the 16th of August, the Architect, on the authority of the Commissioners, entered into a contract with Mr. James Lennox, for the erection in the New State House of two large water tanks, on the following terms : for wrought iron tanks and connections, at nine cents per pound, and for cast iron stands for same, at five cents per pound.

In August, the commissioners made a contract with Mr. Nelson A. Britt, to furnish the hands required for putting the copper on the roof of the New State House, and superintend the same on the following terms : three dollars per day for each hand, and five dollars per day for each day's personal superintendence by himself.

We are gratified in being able to report, that the New State House, has rapidly approached completion, during the past year. The stone work, with the exception of stone steps, and the cupola, which is finished to its base, is completed. The inner dome will be erected in a short time, and the whole roof, under the energetic management of Mr. Britt, will, in a few weeks, be covered by as substantial a piece of copper work, as can be found in any of the states. The whole building will thus, in a short time be protected from the rain and snows of winter.

From the progress made on the building during the past year, we can give assurance, that the Halls of the Senate and House, will be ready for the meeting of

the next general Assembly. The only regret we have to express, is, that the means put at our disposal by the Legislature, are not sufficient to enable us to finish most of the rooms of the building before the close of the next fiscal year.

All of which is respectfully submitted.

EDWIN SMITH

President Board of New State House commissioners

COLUMBUS, Dec. 5, 1854.

EIGHTEENTH ANNUAL REPORT
OF THE
BOARD OF TRUSTEES
FOR THE
BENEVOLENT INSTITUTIONS,
AND OF THE
OFFICERS OF THE OHIO INSTITUTION
FOR THE
EDUCATION OF THE BLIND,
TO THE
GOVERNOR OF OHIO.
For the Year 1854.

4.—PUB. DOC.

BOARD OF TRUSTEES.

PRESIDENT,

E. C. ROOT, ASHTABULA COUNTY.

SECRETARY,

THOMAS SPARROW, FRANKLIN COUNTY.

DAVID ROBB, UNION,

JOHN GREENLEAF, FRANKLIN

HIRAM B. SMITH, MEIGS,

S. H. WEBB, CUYAHOGA,

HENRY WILSON, FRANKLIN,

JOHN MCCOOK, COLUMBIANA,

OLIVER H. PERRY, FAIRFIELD.

COMMITTEE AD INTERIM,

HENRY WILSON, JOHN GREENLEAF, THOS. SPARROW.

OFFICERS.

SUPERINTENDENT,
GEORGE E. EELS, M. D.

FIRST ASSISTANT PHYSICIAN,
ANDREW McELWEE, M. D.

SECOND ASSISTANT PHYSICIAN,
WILLIAM R. THRALL, M. D.

STEWARD,
WESLEY T. CRISS.

MATRON,
ELIZABETH B. POLLAY.

REPORT OF THE TRUSTEES.

COLUMBUS, OHIO, January 16th, 1855.

To His Excellency, WILLIAM MEDILL,
Governor of Ohio :

SIR—I have the honor herewith to present to you the Report of the Board of Trustees for the Benevolent Institutions, and also the Reports of the several Superintendents and other officers made to the Board.

I am, Sir, very respectfully,

Your obedient servant,

THOMAS SPARROW,
Sec'y Board of Trustees.

To His Excellency, WILLIAM MEDILL,
Governor of Ohio :

The Board of Trustees have performed their annual duty of examining the several Benevolent Institutions located in Columbus ; and now submit to you a report of their present condition, and history for the past year.

As required by law, the Board have given these Institutions a thorough examination. They take pleasure in being able to congratulate the people of the State upon the prosperity of these great monuments of their munificence, and upon the solid blessings which they are the means of imparting to the unfortunate classes which are inmates of them. Since the present Board have had charge of these Institutions, they were never in a more healthful condition. The present officers have been diligent and unremitting in the discharge of their duties; and are entitled to the thanks, not only of the Board, but of the people of the whole State.

LUNATIC ASYLUM.

Since our last Annual Report, Dr. E. Kendrick, late Superintendent of the Lunatic Asylum, and his assistant physicians resigned their situations. At their semi-annual meeting in June last, the Board appointed Dr. George E. Eels, of Fairfield county, Superintendent, and Dr. Andrew McElwee, of Perry county, First Assistant Physician. At their annual meeting they confirmed the appointment of Dr. William R. Thrall, of Franklin county, as Second Assistant Physician. Mrs. Elizabeth B. Pollay was appointed Matron.

The Board are satisfied with the manner in which these officers have discharged their duties. The evidence of their zeal and fidelity, and suitableness for the positions which they occupy, will be found in the improved condition of the Institution.

The able and business-like Report of the Superintendent will furnish full information in relation to the internal management and condition of the Institution and its inmates.

While we are thankful in being able to speak thus favorably of the internal management and condition of this Institution, we regret to say that it labors under pecuniary embarrassments.

When the present Board was organized, in June, 1852, they found the Institution incumbered with a debt of about \$7,000, or rather it was \$7,000 in advance of its appropriations.

The Board endeavored to pay off this debt, and at the same time defray the incidental expenses of the Institutions out of the annual appropriations. Under ordinary circumstances we should have been able to do so. But the rapid and extraordinary increase in the price of the most necessary articles of consumption has made it impossible. The appropriations for the support of the Institution have not corresponded with the increase in the price of provisions. Indeed the rapid rise in articles of consumption could not have been anticipated when the appropriations were made. The consequence is that this debt has increased rather than diminished, notwithstanding every effort, consistent with the proper administration of the Institution, has been made to reduce its expenses.

INSTITUTION FOR THE DEAF AND DUMB.

The inmates of the Institution for the Deaf and Dumb have been blessed with unusual health during the past year. This result is owing in a great measure to the watchfulness of the Superintendent and the Physician. Their efforts to counteract the effects of the crowded state of the buildings have been unremitting.

The Superintendent and his assistants in instruction, and the other officers have performed their respective duties to the entire satisfaction of those charged with the supervision of the Institution. Its external affairs have been conducted with judgment and economy. The Board are aware of nothing in its administration which requires amendment.

We have, in our former Reports called attention to the very limited accommodations which the buildings of this Institution afford to the great number of persons who occupy it. There are now one hundred and fifty-seven pupils. Many more have applied, but the Superintendent has been compelled to refuse them admission for the want of room.

Experience is of more importance in the instruction of the Deaf and Dumb than of any other class. The progress of the pupils has been retarded by frequent changes of instructors. Teachers, as soon as they have reached the highest point of usefulness, have been induced to leave by the offer of larger salaries in other Institutions, or in other pursuits in life. The Board should be provided with the means to prevent these changes.

The Board take pleasure in bearing testimony to the industry, zeal and fidelity of the present able corps of teachers.

For the more minute particulars of the history of this Institution, we refer to the able and interesting report of the Superintendent and those of the Committee *ad interim*, and Physician.

In the appendix to the Reports of this Institution, will be found a sketch of the history of the Ohio Institution for the education of the Deaf and Dumb. It was drawn up by Mr. Stone, the Superintendent, and was published originally in the "American Annals of the Deaf and Dumb." The Board have thought that it would be interesting to the people of the State, and therefore make it a part of their Report, in relation to this Institution.

THE INSTITUTION FOR THE BLIND.

During the past year the Institution for the Blind has afforded nothing of novelty for record in its history. The health of the pupils has been remarkably good, and their progress in their studies has been such as to indicate great faithfulness on the part of the Superintendent and his Assistants.

The Report of the Superintendent furnishes a perspicuous and interesting narrative of the history and management of the Institution for the past year. All

the officers have, in the discharge of their respective duties, fully met the expectations of the Board. Its present prosperity affords abundant promise of the continued and increasing success of the Institution in accomplishing its great and good work.

For a more particular view of this Institution, we refer to the accompanying Reports of the Superintendent, Physician, and Committee *ad interim*.

Respectfully submitted,

E. C. ROOT, *President*.
DAVID ROBB,
HIRAM B. SMITH,
STEPHEN H. WEBB,
JOHN McCOOK,
JOHN GREENLEAF,
HENRY WILSON,
OLIVER H. PERRY,
THOS. SPARROW.

REPORT OF THE COMMITTEE AD INTERIM.

TO THE BOARD OF TRUSTEES FOR THE BENEVOLENT INSTITUTIONS OF OHIO :

The *ad interim* Committee report that there have been several changes in the officers of the Lunatic Asylum since the last annual meeting of the Board.

In May last, Dr. E. Kendrick, the Superintendent, and his Assistant physicians, tendered their resignations to the Committee, to take effect on the 1st July succeeding. Their resignations were accepted. At the semi-annual meeting of the Board in June last, George E. Eels, M. D., of Fairfield county, was appointed Superintendent, and Andrew McElwee, of Perry county, First Assistant Physician. The Committee subsequently, after the adjournment of the Board, confirmed the appointment of William R. Thrall, M. D., of Franklin county, as Second Assistant Physician.

We would call the attention of the Board to the finances of this Institution. When the present Board took charge of the Benevolent Institutions they found an outstanding debt of about seven thousand dollars. We have endeavored to pay off this debt out of the annual appropriations without calling on the General Assembly for a special appropriation for that purpose. But the rapid rise in the price of the principal articles of consumption has rendered it impossible. Owing to this fact the debt has rather increased than diminished.

The appropriation for the year commencing Nov. 15, 1854, is \$30,000, a sum but little if any larger than has been made for many years previous. We have been compelled to anticipate a portion of this sum in order to pay off the old debts alluded to and to defray the necessary expenses of the past year. There is now in the Treasury to the credit of the Institution but little over \$18,000. We submit these facts to the consideration of the Board.

A list of the persons employed in the Institution and the salaries paid each is hereto attached.

Dec. 4, 1854.

HENRY WILSON,
JOHN GREENLEAF,
THOS. SPARROW.

LIST OF PERSONS EMPLOYED IN THE ASYLUM.

NAMES.	EMPLOYMENT.	SALARIES.
George E Eels, M. D	Superintendent	\$1,200 per annum.
Andrew McElwee, M. D	First Assistant Physician ..	600 "
William R. Thrall, M. D	Second Assistant Physician..	500 "
Wesley T. Criss	Steward	600 "
Mrs. Elizabeth B. Pollay	Matron	300 "
Daniel Hungerford	Male Supervisor	\$25 per month.
Alfred Ritson	Druggist	20 "
Henry C. Mead	Attendant	20 "
J. W. Cook	do	20 "
T. H. Clutter	do	20 "
D. E. Farr	do	20 "
J. M. Stitt	do	20 "
G. W. Roberts	do	20 "
Thomas Griffith	do	20 "
A. D. Fisher	do	20 "
John Tittler	do	20 "
G. M. Perfect	do	20 "
John Agan	do	20 "
E. B. Leonard	do	20 "
Miss Mary Cook	Female Supervisor	10 75 "
Asenath James	Attendant	10 75 "
Jane E. Edwards	do	10 75 "
Mary Shaw	do	10 75 "
Elizabeth Swisher	do	10 75 "
Mary Evans	do	10 75 "
Mrs. Susan Stock	do	10 75 "
Miss Jane Walker	do	13 "
Margaret Walker	do	13 "
Sarah Thomas	do	13 "
Jane Black	do	13 "
Rachael McCracken	do	13 "
Mary Cunningham	do	13 "
J. M. Jacobs	Carpenter	45 "
J. H. Barron	Out door Supervisor	25 "
S. D. Dascomb	Baker	20 "
Patrick Agan	Night Watch	20 "
William Jones	Teamster	15 "
Evan Price	Hostler	15 "
Francis Swilen	Basement hand	15 "
Wm. Corbett	Machinist and Engineer . . .	35 "
Patrick McQuade	Engineer	30 "
Henry Person	Fireman	20 "
Andrew Johnson	do	20 "
Mrs. E. J. Hungerford	Laundress	10 75 "
Miss Harriet Syler	Seamstress	8 50 "
Sarah Clark	do	8 50 "

LIST OF PERSONS EMPLOYED IN THE ASYLUM—*Continued.*

NAMES.	EMPLOYMENT.	SALARIES.
Miss Ellen Sha.....	Cook	\$8 50 per month.
M. A. Agan.....	do	8 50 "
Margaret M'Millan	do	8 50 "
Margaret Fitzgerald	do	8 50 "
R. C. Tracy.....	do	8 50 "
Mary Sullivan.....	do	8 50 "
Alcina Boyd	do	8 50 "
Lucy Boyd.....	do	8 50 "
Susan Hessey	do	8 50 "
Louisa Barrett.....	do	8 50 "
Mrs. Mary McNamard	Ironer	8 50 "
Miss Catharine Butler	do	8 50 "
Margaret Sullivan.....	do	8 50 "
Margaret Coffey	do	8 50 "
Ellen Murphey	Washerwoman	8 50 "
Ellen Wall.....	do	8 50 "
Eliza Curtain.....	do	8 50 "
Rosinna Cooney	Chambermaid	8 50 "
Mrs. Catharine Hanover.....	do	8 50 "

REPORT OF THE SUPERINTENDENT.

To the Board of Trustees for the Benevolent Institutions of the State of Ohio.

GENTLEMEN: In presenting my first Annual Report, I shall crave the indulgence of your Honorable Board for any deficiency that may appear aside from mere statistical tables.

In the recently assumed duties of my office, the general supervision of its varied departments, the time necessarily devoted to the daily routine of business and that required to become familiar with the present and the past condition of the numerous individuals placed under my charge, has left little opportunity for such observations and reflections as may be deemed of importance to the public generally, or the physicians of the State particularly.

Again we have cause for renewed congratulations for the perfect immunity during the past season from any disease of an epidemic character, for while the destroyer has passed over our land, sparing neither town, village nor country, our city has been comparatively exempt, and this Institution entirely free from the dreaded ravages of the prevailing scourge, giving the satisfactory evidence of a healthy locality, and confirming our confidence in the hygienic regulations adopted in the Institution.

The following tabular statements will exhibit the operations of the Institution since November 15th, 1853, which it will be observed, have been equal to that of the preceding year, while the per cent. of mortality has been somewhat less.

The number of patients remaining in the Asylum, at the date of the last annual report, was 253, of whom 115 were males and 138 females.

The number of admissions since that time has been 246, viz: 113 males, and 133 females, making a total of 499 under treatment during the year.

There have been discharged since November 15th, 1853, 106 males and 132 females, in all 238.

Remaining in the Asylum, November 15th, 1854, 261; males 122 and females 139.

Of those discharged, 130 were recovered, 29 improved, 57 unimproved and 22 by death.

Many of those discharged as improved will doubtless recover, as a majority of them were removed by friends before complete restoration was effected, although convalescence was fully established.

The unimproved were cases which afforded but little hope of ultimate recovery, many of them having resided a long time in the Asylum, and were discharged to substitute in their place recent cases from their several counties.

It will be observed by comparing the present Report with the preceding one, that a discrepancy exists with regard to the number remaining in the Asylum at the close of the last year. This is explained by the following note left upon the records of the Institution by my predecessor.

"By referring to the statistical table on the opposite page it will be seen that one has been added to the number of female patients remaining in the Asylum November 15th, 1853, as shown by the Report of 1852-3, intimating that a discrepancy exists in said Report in regard to the number of patients in the Asylum at that time. Such is really the case. As the number of patients in the Asylum July 1st, 1854, as shown by the admission and discharge book, coincides precisely with the number actually in the wards at that time and it is probable that said discrepancy is the result of a misstatement with regard to the discharges several years since."

Such being the case, it was thought best to make the present report correspond with the actual number in the Asylum at the commencement of the year rather than perpetuate an error.

STATISTICAL TABLES, for the Year ending November 15th, 1854.

	MALES.	FEMALES.	TOTAL.
Number remaining in the Asylum, Nov. 15, 1853:			
Recent when admitted.....	60	90	150
Chronic when admitted.....	55	48	103
	<u>115</u>	<u>138</u>	<u>253</u>
Number admitted since Nov. 15, 1853:			
Recent when admitted.....	89	89	178
Chronic when admitted.....	24	44	68
	<u>113</u>	<u>133</u>	<u>246</u>
Total number under treatment during the year.....	228	271	499
Number discharged since November 15, 1853:			
Recovered, recent when admitted.....	54	63	117
" chronic ".....	5	8	13
Improved, recent ".....	8	11	19
" chronic ".....	3	7	10
Unimproved, recent ".....	13	14	27
" chronic ".....	13	17	30
Deceased, recent ".....	7	11	18
" chronic ".....	3	1	4
	<u>106</u>	<u>132</u>	<u>238</u>
Number remaining in the Asylum, Nov. 15, 1854:			
Recent when admitted.....	67	80	147
Chronic ".....	55	59	114
	<u>122</u>	<u>139</u>	<u>261</u>
Average number in the Asylum during the year.....			260
Per cent. of mortality on this number.....			8.46
" " whole number treated.....			4.41
" recoveries on " discharged.....			54.63
" " recent cases ".....			71.82
" " chronic ".....			22.78
Prospect of those remaining in the Asylum:			
Favorable in.....	38	40	78
Unfavorable in.....	25	35	60
Remote in.....	59	64	123
	<u>122</u>	<u>139</u>	<u>261</u>

STATISTICAL TABLES.—Continued.

	MALE.	FEMALE.	TOTAL.
Civil condition of those admitted during the year :			
Single.....	62	42	104
Married.....	48	77	125
Widowed.....	3	14	17
	113	133	246
Duration of insanity before admission :			
Less than one year in.....	88	88	176
From one to five years in.....	23	36	59
From Five to ten years in.....	1	7	8
Over ten years in.....	1	2	3
	113	133	246
Age at which insanity commenced :			
Under twenty years.....	8	17	25
Between twenty and thirty.....	49	46	95
“ thirty and forty.....	32	31	63
“ forty and fifty.....	9	21	30
“ fifty and sixty.....	11	13	24
“ sixty and seventy.....	4	4	8
Over seventy.....		1	1
	113	133	246
Those admitted during the year were affected with the following forms of disease :			
Mania, acute.....	74	81	155
“ chronic.....	11	22	33
Melancholia.....	21	24	45
Mania, moral.....	4	1	5
Dementia.....	2	4	6
Delirium.....	1	1	2
	113	133	246
Temperament of those admitted :			
Bilious.....	51	46	97
Nervous.....	19	44	63
Lymphatic.....	8	11	19
Sanguine.....	35	32	67
	113	133	246
Number of previous attacks in those admitted :			
One previous attack in.....	18	16	34
Two “ “.....	4	6	10
Three “ “.....	4	3	7
Four “ “.....	1	2	3
More than four.....		4	4
	27	31	58

STATISTICAL TABLES.—*Continued.*

	MALE.	FEMALE.	TOTAL.
Cause of death during the year :			
Phthisis pulmonalis.....	1	4	5
Masiacal exhaustion.....	4	3	7
Suicide.....	1	1	1
Pneumonia.....	1	2	3
Chronic Diarrhoea.....	2	1	3
Exhaustion from journey.....	1	1	1
Structural disease of the brain.....	1	.....	1
Hydro thorax.....	1	.....	1
	10	12	22
Time of Deaths :			
November.....	.....	1	1
December.....	.....	1	1
January.....	.....	2	2
February.....	.....	1	1
March.....	1	1	2
April.....	1	1	2
May.....	1	.....	1
June.....	1	.....	1
July.....	.....	3	3
August.....	1	.....	1
September.....	3	2	5
October.....	1	.....	1
November.....	1	.....	1
	10	12	22

TABLE showing the number of applications, orders, admissions and rejections for the year.

	Males.	Females.	Total.
Number of applications	199	214	413
Number admitted	113	133	246
Number ordered and not received	12	3	15
Total number ordered	125	136	261
Number rejected	74	78	152

TABLE showing the causes of insanity in those admitted during the year.

Physical Causes.	Males.	Females.	Total.
Phthisis, scrofula, &c	16	16	32
Intemperance	11		11
Intense mental application	5		5
Excessive labor, fatigue, &c	5	6	11
Puerperal		28	28
Uterine derangement		16	16
Masturbation	19		19
Excessive use of tobacco	1	2	3
Syphilis	1		1
Moral Causes.			
Disappointed affection	3	4	7
Domestic affliction	15	17	32
Excessive joy	2		2
Religious excitement	5		13
Homesickness		2	2
Spirit rappings	3	4	7
Mesmerism	2		2
Jealousy	2		2
Fright	1	1	2
Slander	1		1
Speculation	1		1
Unknown	20	29	49
Total	113	133	246
Hereditary in	29	32	61

By examining the foregoing statistical tables, it will be perceived that the number admitted and discharged, and the average number in the Asylum during the year now passed, although equal to the preceding one, is considerably below what it has been at some former periods. This is owing in part to the fact that the appropriations have not been sufficient to provide the bare necessities of life for a number equal to the full capacity of the Asylum, and the officers are unwilling to assume the responsibility of receiving under their care, so many unfortunate fellow-beings, without having at command the means of rendering them comparatively comfortable.

In 1849, the Institution received from the general revenue, \$30,620. From pay patients, and other sources, \$6,560 19, which was equal to a direct appropriation of \$37,180 19.

This appropriation was made when there was a balance in the treasury of \$7,221 98, all of which constituted a fund of \$44,402 17, a sum amply sufficient to supply the wants of all who could find shelter within the walls of the Asylum.

This ample provision was made exclusive of appropriations for improvements, and at a time also, when the necessities of life were lower by from fifty to three hundred per cent. than at present.

The single article of flour will illustrate this fact.

There is at this time consumed in the Institution, nine barrels of flour per week or four hundred and sixty-eight per year. This, at four dollars per barrel, the market price at the former period, would amount to \$1,872. The average price of the same article during the past year, has been eight dollars, which amounts to the sum of \$3,744, a difference of one thousand eight hundred and seventy-two dollars, or one hundred per cent.

Potatoes, an article indispensable to the welfare of our patients, have increased in price at least three hundred per cent.

These facts are stated to show that the appropriations for the last few years have not been sufficient to meet the necessary expenses of the Institution, nor as ample as formerly.

Nothing has been received from patients since March, 1851, as the Legislature then abolished the pay system, and authorized all to be supported from a sum appropriated for that purpose.

The appropriation for the year ending on the 15th of Nov., 1854, including officer's salaries, was \$34,200. This, added to the balance in the treasury of \$4,526 63 constituted a sum of \$38,726 63.

At the commencement of the year, there was an out standing debt of at least \$7,056 65, leaving for the current expenses of the year, \$31,669 98, a sum entirely inadequate to meet the necessary expenses of so large an establishment.

The appropriation for the ensuing, is less by one thousand dollars than that of the current year. This will involve the necessity either of diminishing the number of patients still more, or of leaving a large indebtedness to be provided for by a future Legislature.

It is not to be presumed that it has ever been the intention of the law-making power to suffer so noble a monument of benevolence to languish for want of adequate support.

It is rather a misconception of what are its absolute and necessary requirements.

Without personal observation it is impossible to realize the amount of loss occasioned by the destructive propensities of many of the patients, whose ever restless activity is exercised in destroying every thing provided for their comfort or necessities; and yet in proportion to their sufferings they appeal to our sympathies. They are fellow-beings, and must be cared for in a manner consistent with the spirit of the age, and the dictates of enlightened philanthropy.

They cannot be excluded from the pale of civilization, and suffered to fall sure and speedy victims to their morbid hallucinations.

Observation has taught us that sympathy, kindness, and a proper regard to their mental and physical wants, restore many to the full enjoyments of life and friends.

It is incumbent upon the people of this State to make a comfortable provision for this class of her citizens. They, as well as others, have contributed their share for the support of our government, and their property continues subject to the same taxation.

MEDICAL HISTORY.

Since my connection with this Institution, nothing has occurred in this department worthy of particular notice.

In July, many of the inmates were affected with simple diarrhoea, which was readily controlled by the usual means.

During the months of August and September, the intestinal disorder assumed more aggravated forms. Bilious diarrhoea and dysentery supervened. This in every instance, subsided under the use of mild alteratives, such as blue mass, hyd. cum creta, with anodynes, conjoined with perfect rest and a mild, fluid diet.

We had, also, during the same time, twenty-seven cases of fever; seven of these were intermittent, nine remittent, and eleven continued.

The two former varieties were very mild, and yielded readily to the use of anti-periodic remedies.

The continued fever was of an *asthenic* character, and distinct from the other two varieties. It yielded neither to the tonic, alterative, nor antiphlogistic course of treatment, but continued uninterruptedly to run through a certain cycle of changes, and finally, at the expiration of from two to three weeks, slowly convalesced.

This disease had not the well-defined symptomatology of typhoid fever. The surface was hot and dry, tongue moist and clean, pulse frequent, soft and small; diarrhoea was not generally a troublesome feature, although occasionally present. There were not present, "the lenticular rose spots," the tympanitis, the dry mucous surface covered with sordes, nor the low muttering delirium, so peculiar to typhoid fever.

This fever was treated by enjoining rest, acid drinks, rice water for nourishment, frequent application of tepid water to the surface, with alkaline diuretics, diaphoretics and occasional anodynes.

Experience has taught me that diseases of this character are the most successfully treated when no violence is done by medication to any of the centers of organic sympathy.

The treatment of insanity proper has not differed materially from the course now most generally approved and adopted in all similar Institutions.

The non-restraint system is continued so far as it can be with safety to the patient and others. Constant occupation of the mind, either by work or amusements of various kinds, is insisted upon.

Perfect regularity of habits, both in their physical and mental exercises, has seemed to produce decidedly beneficial results, substituting as far as possible for their fixed or variable hallucinations a systematic and rational train of thought.

When the patient is laboring under functional or organic disease of any of the viscera, such a course of medication is pursued as is calculated to restore the same to a healthy condition, which, when obtained, often effects a perfect restoration of the mind.

FINANCIAL.

Contingent expenses for the year ending with the 15th of November, 1854.

Drawn from the Treasury on order of Superintendent..	\$10,900 00	
Drawn on warrants of Auditor of State.....	36,081 24	
Total amount drawn from Treasury.....		\$46,981 24

RECEIPTS.

Balance in Treasury Nov. 15, 1853.....	\$4,526 63	
Appropriation Feb. 25, 1854.....	6,000 00	
Appropriation May 1, 1854.....	25,000 00	
		<u>\$35,526 63</u>
Overdrawn.....		\$11,454 61
Appropriation for 1855.....	\$30,000 00	
Amount applicable to the ensuing year.....		<u>\$18,918 76</u>

The above exhibits the total amount drawn from the Treasury, for household purposes, including the payment of the debt outstanding at the commencement of the year, which was \$7,063 65.

Bills approved by Superintendent since July 1, 1854, amount to \$14,149 17, of which \$2,602 18 was contracted anterior to that date.

Amount of debts outstanding Nov. 15, 1854, \$6,448 42.

It will be observed by the foregoing statement, that after deducting the amount overdrawn (\$11,454 61), and the debts outstanding on the 15th of November (\$6,448 42), from the thirty thousand dollars appropriated for the year 1855, there will remain a balance of only twelve thousand ninety-six dollars and ninety-seven cents. With this small sum it will be impossible for the officers to defray the necessary cash expenses of the Institution for the ensuing year.

It will devolve upon your Honorable Board to determine what course is to be pursued in this emergency.

The appropriations for completion of the apparatus and fixtures for heating by steam, and for the payment of balance due for the construction of water-closets, being \$8,000 for the former and \$9,000 for the latter, have been applied to the purposes indicated in the act of appropriation, but have not been found sufficient to cover the amounts due in either case. Unpaid bills are still in the hands of mechanics and laborers, for work done and materials furnished. Our inability to meet these just demands is to be regretted.

The records of the Institution furnish me no data by which to estimate the amount of this kind of indebtedness.

Of the appropriation of five hundred dollars for the improvement of the grounds, four hundred and seventeen dollars and ninety-three cents were expended under the supervision of my predecessor; the balance, eighty-two dollars and seven cents, is still in the Treasury.

An appropriation of one thousand dollars was made for the purpose of reconstructing the sewers.

In October last a contract was entered into with Jacob S. Winans to construct such sewers as should be thought, on examination, to be necessary, at forty-five cents per foot, he furnishing the materials. This contract is now in the process of being executed. One sewer, twenty inches in diameter, is already completed, extending from the east wing to the main sewer at the west of the building, intersecting the same a few feet below the cess-pool, thus obviating the necessity of continuing that intolerable nuisance. Others of twelve inches in diameter are to intersect this at various points, all of which, when completed, will be ample for

the entire building. The money under this appropriation has not been drawn from the Treasury.

In July last, under the direction of the committee *ad interim*, the Columbus Gas Light Company was employed to put up the necessary piping and fixtures for lighting the Asylum with gas. The appropriation for this purpose was made applicable to the year 1855, and although the contract was executed to the satisfaction of the parties concerned before the close of the year, the money was not drawn from the Treasury until after the 15th of November. The amount appropriated was thirty-five hundred dollars.

The expense has been twenty-eight hundred eighty-seven dollars and eighty-five cents, leaving a balance of six hundred and twelve dollars and fifteen cents unexpended.

The Institution is now furnished with an abundance of light, and for neatness, comfort and safety, cannot be excelled. The apparatus for heating the Asylum by steam is now for the first time in full operation, and has thus far proved itself adequate to the purposes for which it was intended. Every day's experience increases my confidence in the practicability and safety of this method of warming Institutions of this kind. The only fear to be apprehended, is, that there may be deficiency of boiler surface, as in extremely cold weather, condensation will be much more rapid, and a greater capacity for generating steam required.

If this should prove to be the case, the deficiency may easily be obviated by an additional boiler, or by substituting a larger one for that now used for running the engine.

With pleasure I acknowledge the cheerfulness with which all who have been connected with the Institution have contributed their aid and influence to render my position as comfortable as the nature of its duties will permit.

To the Editors and Publishers who have in a spirit of benevolent liberality extended to the Institution the benefits of their periodicals, we return our sincere thanks, and ask a continuance of their valuable contributions.

Trusting in that overruling Providence which has so eminently favored us during the past, we look with confidence to the future; believing that the faithful discharge of our duties will result in the attainment of the object intended—the welfare of the Institution and a benefit to those committed to its care.

G. E. EELS, *Superintendent*.

Columbus, Nov. 22, 1854.

TABLE

Showing the relative mortality of the principal varieties of insanity admitted during sixteen years.

VARIETIES.	WHOLE NO. ADMITTED.	WHOLE NO. OF DEATHS.	PER CENT. OF MORTALITY
Mania, - - - - -	1870	227	12.13
Mania epileptic, - - - - -	92	38	41.30
Melancholia, - - - - -	523	51	9.56
Dementia, - - - - -	116	29	25.
Total, - - - - -	2601	345	13.26

TABLE,

Showing the influence of age on the prospects of recovery of those admitted during sixteen years.

ADMISSIONS IN 16 YEARS.	MALES.	FEMALES.	TOTAL.	RECOVE- RIES.	PER CENT. OF RECOV- ERIES.
Insanity comm'ced under 20 in	122	138	260	125	48.07
“ between 20 and 30 “	559	479	1038	529	50.96
“ “ 30 and 40 “	326	351	677	331	48.88
“ “ 40 and 50 “	188	202	390	211	54.10
“ “ 50 and 60 “	101	77	178	88	49.43
“ “ 60 and 70 “	33	20	53	16	30.18
“ “ 70 and 80 “	4	1	5	1	20.
Total, - - - - -	1333	1268	2601	1301	50.02

TABLE

Of Diseases which proved fatal, and the number of Deaths from each in sixteen years.

DISEASES.	No.
Palsy, - - - - -	9
Organic lesion of the brain, - - - - -	2
Inflammation of the brain, - - - - -	4
Apoplexy, - - - - -	16
Epilepsy, - - - - -	28
Caries of the vertebræ, - - - - -	1
Consumption, - - - - -	55
Inflammation of the lungs, - - - - -	11
Chronic inflammation of the bronchia, - - - - -	1
Inflammation of the pericardium, - - - - -	2
Inflammation of the stomach, - - - - -	2
Inflammation of the liver, - - - - -	3
Chronic inflammation peritoneum, - - - - -	3
Bilious colic, - - - - -	1
Tabes Mesenterica, - - - - -	3
Diarrhœa, - - - - -	33
Dysentery, - - - - -	31
Ulceration of the bowels, - - - - -	1
Inflammation of the kidney, - - - - -	1
Cancer of the womb, - - - - -	1
Erysipelas, - - - - -	2
Cutaneous cancer, - - - - -	1
Gangrene of the face, - - - - -	1
Exhaustion and general decay, - - - - -	63
Exhaustion from journey, - - - - -	2
Inanition, - - - - -	26
Fever, - - - - -	28
Confluent small pox, - - - - -	1
Dropsy, - - - - -	6
Suicide, - - - - -	4
Hydra thorax, - - - - -	1
Cause not assigned, - - - - -	1
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TABLE showing the places of Nativity of those admitted in sixteen years.

STATE.	NO.	STATE.	NO.
Ohio.....	666	Tennessee.....	3
Pennsylvania.....	360	Louisiana.....	1
New York.....	207	Georgia.....	1
Virginia.....	156	Germany.....	180
Massachusetts.....	82	Ireland.....	117
Connecticut.....	76	England.....	61
Maryland.....	64	Scotland.....	18
Vermont.....	55	France.....	11
Delaware.....	42	Wales.....	7
New Jersey.....	38	Canada.....	7
Kentucky.....	32	Switzerland.....	7
New Hampshire.....	23	Nova Scotia.....	3
North Carolina.....	11	Jamaica.....	3
District of Columbia.....	8	Isle of Guernsey.....	1
Maine.....	9	Long Island.....	1
Rhode Island.....	5	Bavaria.....	1
Indiana.....	6	Unknown.....	6
South Carolina.....	3		

TABLE showing the Occupation of Males admitted in Sixteen Years.

OCCUPATION.	NO.	OCCUPATION.	NO.
Farmers.....	612	Turners	4
Laborers	154	Painters.....	5
Teachers	42	Naval Officers.....	4
Merchants	41	Stone Cutters.....	3
Carpenters	37	Boat Captains	3
Students	31	Herb Doctors	3
Shoemakers	30	Loafers	3
Clerks	34	Musicians	2
Tailors	23	Drovers	2
Clergymen	22	Brewers.....	2
Blacksmiths.....	20	Medical Students	2
Physicians.....	11	Potters.....	2
Lawyers.....	10	Brokers	2
Cabinet Makers	10	Machinists	2
Butchers	9	Artists	3
Millers	10	Watchmaker.....	1
Teamsters	9	Surveyor	1
Saddlers.....	10	Stage driver	1
Fullers.....	9	Homœopathist.....	1
Millwrights	7	Distiller.....	1
Printers	6	Drayman.....	1
Engineers	6	Book Binder	1
Tinners	7	Grocer	1
Plasterers.....	6	Moulder.....	1
Carriage Makers.	6	Collier	1
Hatters.....	7	Canal Driver	1
Tobacconists	6	Soldier.....	1
Peddlers	6	Gunsmith.....	1
Inn-Keepers	5	Hunter.....	1
Weavers	4	Auctioneer.....	1
Brick Makers.....	6	Auditor	1
Dentists	5	Chair Maker.....	1
Coopers	5	Miner.....	1
Tanners	4	Sailor.....	2
Bakers.....	4	Confectioner	1

TABLE explanatory of County Representation, as existing Nov. 15, 1854.

COUNTIES.	ENTITLED TO.	IN ASY- LUM.	MORE THAN QUOTA.	LESS THAN QUOTA.
Adams.....	2 $\frac{1}{2}$	2	..	$\frac{1}{2}$
Athens.....	2 $\frac{1}{4}$	2	..	$\frac{1}{4}$
Allen.....	2	1	..	1
Ashtabula.....	4	2	..	2
Ashland.....	3 $\frac{1}{2}$	2	..	1 $\frac{1}{2}$
Auglaize.....	1 $\frac{1}{2}$	0	..	1 $\frac{1}{2}$
Belmont.....	4 $\frac{1}{2}$	4	..	$\frac{1}{2}$
Brown.....	3 $\frac{1}{2}$	3	..	$\frac{1}{2}$
Butler.....	4 $\frac{1}{2}$	5	$\frac{1}{2}$	
Carroll.....	2 $\frac{1}{2}$	2	..	$\frac{1}{2}$
Champaign.....	2 $\frac{1}{4}$	2	..	$\frac{1}{4}$
Clark.....	3	5	2	
Clermont.....	4 $\frac{1}{2}$	4	..	$\frac{1}{2}$
Clinton.....	2 $\frac{1}{2}$	2	..	$\frac{1}{2}$
Columbiana.....	4 $\frac{1}{2}$	6	1 $\frac{1}{2}$	
Coshocton.....	3 $\frac{1}{2}$	4	$\frac{1}{2}$	
Crawford.....	2 $\frac{1}{2}$	3	$\frac{1}{2}$	
Cuyahoga.....	6 $\frac{1}{2}$	7	$\frac{1}{2}$	
Darke.....	3	3	..	
Delaware.....	3	3	..	
Defiance.....	1	2	1	
Erie.....	2 $\frac{1}{2}$	2	..	$\frac{1}{2}$
Fayette.....	1 $\frac{1}{2}$	2	$\frac{1}{2}$	
Franklin.....	6	8	2	
Fairfield.....	4 $\frac{1}{2}$	3	..	1 $\frac{1}{2}$
Fulton.....	1	2	1	
Gallia.....	2	2	..	
Geauga.....	2 $\frac{1}{2}$	3	$\frac{1}{2}$	
Greene.....	3	4	1	
Guernsey.....	4 $\frac{1}{2}$	4	..	$\frac{1}{2}$
Hamilton.....	22	22		
Hancock.....	2 $\frac{1}{2}$	2	..	$\frac{1}{2}$
Hardin.....	1	1	..	
Harrison.....	2 $\frac{1}{2}$	3	$\frac{1}{2}$	
Highland.....	3 $\frac{1}{2}$	3	..	$\frac{1}{2}$
Hocking.....	2	0	..	2
Holmes.....	3	4	1	
Huron.....	3 $\frac{1}{2}$	2	..	1 $\frac{1}{2}$
Henry.....	$\frac{1}{2}$	2	1 $\frac{1}{2}$	
Jackson.....	1 $\frac{1}{2}$	1	..	$\frac{1}{2}$
Jefferson.....	4	3	..	1
Knox.....	4	5	1	
Lawrence.....	2	2	..	
Lake.....	2	2	..	
Licking.....	5 $\frac{1}{2}$	5	..	$\frac{1}{2}$
Logan.....	2 $\frac{1}{2}$	1	..	1 $\frac{1}{2}$

TABLE—Continued.

COUNTIES.	ENTITLED TO.	IN ASY- LUM.	MORE THAN QUOTA.	LESS THAN QUOTA.
Lorain.....	3½	3	..	½
Lucas.....	1½	..	..	1½
Madison.....	1½	3	1½	..
Marion.....	1½	1	..	¾
Medina.....	3½	3	..	½
Meigs.....	2½	2	..	½
Mercer.....	1	..	..	1
Montgomery.....	5½	3	..	2½
Miami.....	3½	4	½	..
Monroe.....	4	1	..	3
Morgan.....	4	3	..	1
Muskingum.....	6½	7	¾	..
Mahoning.....	3½	2	..	1½
Morrow.....	3	3	..	..
Noble.....	2½	3	½	..
Ottawa.....	½	2	1½	..
Paulding.....	7	1	7	..
Perry.....	3	3	..	..
Pickaway.....	3	3	..	..
Pike.....	1½	..	..	1½
Preble.....	3	2	..	1
Portage.....	3½	4	½	..
Putnam.....	1	..	..	1
Richland.....	4½	6	1½	..
Ross.....	4½	5	½	..
Sandusky.....	2	1	..	1
Scioto.....	2½	3	½	..
Seneca.....	3½	5	1½	..
Shelby.....	2	2	..	..
Stark.....	4½	6	1½	..
Summit.....	4	5	1	..
Trumbull.....	4½	4	..	½
Tuscarawas.....	4½	2	..	2½
Union.....	1½	1	..	¾
Vanwert.....	¾	1	½	..
Vinton.....	1½	..	..	1½
Warren.....	3½	4	½	..
Wayne.....	4½	3	..	1½
Williams.....	1	2	1	..
Washington.....	4	4	..	..
Wood.....	1½	1	..	½
Wyandot.....	1½	..	..	1½

STATISTICAL SUMMARY for the Sixteen Years ending November 15th, 1854.

	1839.	1840.	1841.	1842.	1843.	1844.	1845.	1846.	1847.	1848.	1849.	1850.	1851.	1852.	1853.	1854.	TOTAL.
No. admitted.....	157	101	85	65	65	68	150	175	181	163	155	193	283	275	239	246	2,601
Males admitted.....	85	53	48	30	33	39	86	88	90	91	74	112	133	149	110	113	
Females admitted.....	72	48	37	35	33	29	64	87	91	72	81	81	150	126	129	133	
Recent cases admitted.....	43	44	46	36	44	42	62	101	99	107	100	125	181	172	197	178	
Chronic cases admitted.....	114	56	39	29	21	26	88	74	82	56	55	68	102	103	42	68	
Number discharged.....	42	78	81	65	59	70	72	108	143	155	169	198	300	316	247	238	2,342
Males discharged.....	26	44	47	29	30	37	40	63	74	81	82	108	153	169	125	106	
Females discharged.....	16	34	34	36	29	33	32	45	69	74	87	90	147	147	122	132	
No. disch'd recovered.....	27	53	44	41	38	40	44	71	90	93	94	99	163	141	133	130	
" improved.....	.....	2	5	4	7	5	2	5	11	9	19	24	46	58	29	29	
" unimproved.....	7	9	18	9	10	19	9	14	19	19	26	53	51	59	61	57	
" deceased.....	8	14	14	11	4	6	17	18	23	34	30	22	48	58	24	22	
Males recovered.....	14	34	31	17	23	19	23	44	45	41	43	49	77	70	71	59	
Females recovered.....	13	19	13	24	15	21	21	27	45	52	51	50	86	71	62	71	
Males deceased.....	7	6	7	8	2	4	10	9	13	24	17	13	19	37	12	10	
Females deceased.....	1	8	7	3	2	2	7	9	10	10	13	9	21	21	12	12	
Average numbers.....	64	131	143	145	147	149	158	244	318	337	323	328	323	280	259	260	
Per cent. of recoveries on average numbers.....	42.18	41.29	30.76	28.27	25.85	20.13	27.84	29.12	28.30	27.59	29.10	80.18	50.49	50.35	47.44	50.00	
Per cent. of deaths on average numbers.....	12.50	10.68	9.97	7.58	2.72	4.02	10.75	7.37	7.23	10.08	9.28	6.70	12.39	20.7	9.26	8.46	
Per cent. of recoveries on all treated in 16 years.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	50.01
Per cent. of deaths on all treated in 16 years.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13.26

REPORT
OF THE
DIRECTORS AND WARDEN
OF THE
OHIO PENITENTIARY
TO THE
GOVERNOR OF OHIO.

For the Year 1854.

OFFICERS OF THE INSTITUTION.

DIRECTORS.

J. B. BUTTLES, *President*, J. P. BRUCK, J. D. MORRIS.

OTHER OFFICERS.

SAMUEL WILSON,	. . . . .	WARDEN.
JOHN HUFFMAN,	. . . . .	DEPUTY WARDEN.
ALBERT DE LEZINSKI,	. . . . .	PHYSICIAN.
Rev. L. WARNER,	. . . . .	CHAPLAIN.
R. S. McEWEN,	. . . . .	CLERK.
Mrs. L. B. WRIGHT,	. . . . .	MATRON OF FEMALE PRISON.

REPORT OF THE DIRECTORS.

To the Hon. WILLIAM MEDILL, Governor of Ohio:

In obedience to the law, and in conformity with the usages of this Institution, the undersigned, Directors of the Ohio Penitentiary, respectfully submit to your Honor, this, their Annual Report for the fiscal year ending Nov. 15th, 1854, relative to the "condition of the prison, together with suggestions."

Having been commissioned on the 4th day of May, 1854, we immediately entered upon the discharge of our official duties. The first meeting of the Board of Directors, was held on the 9th day of May last, when, in accordance with the law passed by the General Assembly, April 26, 1854, we proceeded to choose one of our number as President, whereupon, J. B. Buttles was appointed, at the same time, William B. Huffman was appointed Deputy Warden, *pro tem.*; the other appointments were postponed. The By-laws, Rules, and Regulations, "for the government of the Prison, heretofore established, and published in the Annual Report of the Directors and Warden, dated Dec. 1, 1853, were adopted, until otherwise ordered.

On the 15th day of June, Hon. Asa G. Dimmock having resigned the office of Warden, to take effect on the first day of July, Samuel Wilson, of Columbus, was appointed Warden, and his salary fixed at \$1200 per annum, the sum limited by law. Subsequently, the following officers were appointed, and their salaries fixed in like manner:

NAMES.	RESIDENCE.	OCCUPATION.	SALARY.
John Huffman.....	Columbus	Deputy Warden	\$700 00
Albert De Lezinski....	"	Physician	800 00
Rev. L. Warner.....	Mt. Vernon.....	Chaplain.....	700 00
R. S. McEwen.....	Millersburg.....	Clerk	800 00

The Warden, "by and with the advice and consent of the Directors," appointed thirty-six "assistant keepers," or "guards," at thirty five dollars per month; three night watches," at forty dollars per month, and a Matron for the Female Prison, at twenty-five dollars per month. All the old guards who desired it, and the Matron, Mrs. L. B. Wright, were re-appointed.

The Report of the Warden, herewith submitted, will show the financial condition, also the statistics of the Institution for the fiscal year, comprising a period of eleven months and fifteen days, which we hope will prove satisfactory and highly interesting.

From the Warden's Report, it will be seen that the total earnings and receipts for eleven and one-half months, amount to \$74,376 89, and that the total expenditures for ordinary purposes, to \$47,668 11. Add to this the salary of officers and guards, which it seems to us is properly chargeable to the Institution, \$19,309 56, making a total expenditure for ordinary purposes, and salary of officers, of \$66,977 67. This would leave a balance in favor of the Institution, of \$7,399 22. But if the salary of officers and guards is not included in the ordinary expenditures, as has sometimes been the custom, it leaves a balance in favor of the Institution, of \$26,708 68.

From the above it will be seen how easy it is to *figure out* a balance in its favor

from the earnings of the convicts, and lead the public to believe that, instead of being taxed for the support and punishment of criminals, that the taxes are absolutely lessened. But a full statement of all the expenditures for the "punishment of crimes," and also for costs of conviction and transportation, will give an entire different view of the matter.

During the year 1852-3, very extensive repairs were made upon the Prison, rendered necessary from the dilapidated condition of the Prison buildings and fixtures, and the destruction by fire of the north half of the west wing of shops. This building was replaced by our predecessors, with substantial brick shops; a new story was added to a portion of the east wing of buildings, for a Chapel; a new kitchen was built, and numerous other repairs were made, all of which were set forth in their Reports, amounting, in all, to \$28,698 78. Of this sum, \$10,474 88 was paid in the fiscal year ending Nov 30, 1853, and the balance, 18,223 90, has been paid this year. Add this to the \$66,977 67, the ordinary expenditures and salary of officers, and it would swell the amount expended for ordinary and extraordinary expenses, to \$85,201 57. This would show a balance against the Institution, of \$10,824 68, so that, instead of the Institution being a source of profit to the State, it has, during the period of making those repairs, been a tax upon it.

In addition to repairs and the salary of officers, there is another large expenditure for the "punishment of crimes,"—the costs of conviction and transportation,—amounting, in the last year, to \$27,954 13, which is paid by the State on the certificate of the Warden. These costs are not properly chargeable to the Institution, but in many former Reports they have been referred to, and are now mentioned in this connection, to show the expense the State incurs for the "punishment of crimes." True, the convict is chargeable with the costs, or the most of them, but we are informed that a very small proportion is ever collected, and we doubt the policy of the law that keeps this debt hanging over the head of the discharged convict; it is a dead weight upon his energies, and retards his reformation.

When the plan of this Penitentiary was first proposed, the opinion was advanced that, instead of criminals being a charge upon the State, they would be made to pay all the expenses of their punishment. In the Report of the Directors for the year 1836, they say:

"That the experience of another year furnishes additional evidence of the correctness of the opinion heretofore advanced, that the time is fast approaching, when the virtuous portion of our community will cease to be taxed for the support and punishment of the criminal."

In a broad and unlimited sense, this prediction never has and probably never will be fulfilled. For, in addition to the costs and expenditures above referred to, there are a large amount of others, such as the first costs of the Institution, the costs paid by the different counties, the costs of the Judiciary, and jails, &c., &c. But it was not probably in this sense, that the prediction was made. They undoubtedly had reference to the costs of sustaining the Institution after it was erected by the State, including ordinary repairs, salary of officers, and probably the costs of the conviction and transportation of convicts.

We have no doubt the Institution can be made to pay all expenses for its maintenance, including the salary of its officers and guards, ordinary repairs and probably a part or the whole of the costs of conviction and transportation, when those latter charges are kept down to legal fees, (and we are pleased to say that cost bills are closely scrutinized, and large amounts of illegal charges stricken out,) but this is all that can be reasonably expected, especially while so large a number of convicts are under contract at forty cents per day, and the very high prices which have to be paid for provisions.

Three hundred and fifty convicts were hired for five years, to contractors, at forty cents per day, and the contracts have between two and three years yet to

run. The State House Commissioners, as is claimed, are empowered to take what number they see proper, to work on the New State House, at forty cents per day, and have had in their employ, about one hundred daily, for the past season, many of whom are earning from one dollar to one dollar and fifty cents per day. These low prices for convict labor, and the exceedingly high prices which have to be paid for provisions, makes the net proceeds of the Institution, far less than they would be, if all the convicts were let at the same rates they have been under the law of last winter. In pursuance of that law, we have contracted forty-five convicts at an average of over sixty cents per day for five years, being an advance of over fifty per cent. on the old contract prices. During the past year 148,806 day's work have been performed by convicts for old contractors, and the New State House, at forty cents per day, which amounts to \$59,522 40. The same amount of labor at sixty cents per day, (the lowest amount paid under the new contracts) amounts to \$89,283 60, making a difference in favor of the new contracts of \$29,761 20. This sum would pay the costs of conviction and transportation and leave a balance of \$1,807 07 in favor of the State.

Upon this hypothesis the receipts and expenditures for the last year would be as follows :

Total receipts from all sources as per former statement.....	\$74,376 89
Add difference between 40 and 60 cents per day on 148,806 day's work, on old contracts for State.....	29,761 20 *
Total	\$104,138 09
Total amount of ordinary expenditures	\$47,668 11
Salary of officers and guards	19,309 56.
Costs of conviction and transportation	27,954 13
	<hr/>
	\$94,931 80
Balance	\$9,207 29

This sum would, in all probability, be more than sufficient to cover the expense of all repairs, both ordinary and extraordinary. The amount paid for repairs and new buildings for the last three years, is \$32,420 54, which would make an average expenditure per annum, of \$10,810 18, but the average expenditure for many years preceding the last three, would not probably amount to one-fourth of that sum, and likely will not in future, unless the Institution is visited by a similar calamity of fire. Substitute the cost of repairs and new buildings for the past three years, which is \$10,810 18 in the place of \$27,954 13, costs of conviction and transportation of convicts, not properly chargeable to the Institution, and it will leave a balance in its favor of \$26,350 24. This is a pretty handsome sum, and would do considerable towards defraying other expenditures (not chargeable to the Institution,) enforcing the law for the "punishment of crimes."

Had we the re-letting of the convicts, now under the old contractors, and the law so amended as to make the State pay what the labor of the convicts upon the New State House is worth, we feel confident in saying that the Institution could be made to yield that, or even a greater sum per annum.

In pursuance of the law requiring the Directors to let contracts for working convicts to the "highest reputable bidder," and "in such manner as they, in their judgment may think most conducive to the interest of the State," the requisite notice was given, and proposals received, varying from forty-two and a half to sixty-three cents per day and one for one dollar per day for practical "stone cutters." A contract was awarded to W. T. & S. D. Day & Co., for twenty convicts, at sixty cents per day each, for five years, to work at the manufacture of wood type. Another contract was awarded to Jacob Strickler, for twenty-five

convicts, for five years, sixty-one cents for inexperienced hands for the first year—and one dollar per day thereafter, and one dollar per day for practical men, such as have had nine months experience—to work at the business of “stone-cutting” within the walls of the prison, the contractor to furnish his own shops; both contractors to find their own fuel.

In awarding these contracts we have endeavored to carry out the object of the law, in protecting the mechanical interest, and also the interest of the State. The business of making “wood type” is well suited to the shop room at our disposal, takes no room for lumber, &c., and does not come in competition with the mechanical interest, as there is but little done at that business in the State. We consider it a very beneficial contract for the State, and we are glad to say that Messrs. Day & Co., are succeeding in the enterprise, fully equal to their expectations. The contract for “stone-cutting,” will give the convicts a “trade” that may benefit them when discharged, and owing to the price paid for labor, will not in our opinion, materially interfere with the mechanical interest.

A proposal was made for a contract for convict labor, at sixty-three cents per day, to work at “coopering,” which was rejected on the ground that it was a business we could not carry on for the want of suitable “shop-room”—the room that would be occupied for lumber, &c., &c., and because it would conflict with mechanics more than making “type” and stone-cutting. The party making the proposal has sued out a “mandamus” in the Supreme Court, commanding us to give the contract to him, or show cause why it is withheld. The question will soon be determined, whether the law gives us a *discretion* in the matter, or whether we are compelled to give a contract to the “highest reputable bidder,” to carry on any business he may designate, even to the establishing a *powder manufactory* within the walls of the prison.

It will be seen by the Warden’s report, that he finds it *impracticable* to carry out that provision of the law to any great extent, requiring him to “classify the convicts as to age, crime, second convictions, trade, &c. In advising with him on the subject, we were unable to suggest any plan to carry out the law to any considerable extent under the existing state of affairs. Most of the convicts are under contract, and it would not seem right or reasonable to require the contractors to change their men from the business they have already acquired a knowledge of, and put them to something else that they would have to learn. The object of the provision is a laudable one, but we are compelled to say with the Warden, that it is impracticable to carry it out. New convicts can be put upon new contracts, or into the *better shops*, but nothing like a general classification can be effected. If crime increases, (and there are nine less convictions this year than for either of the two years preceding,) the time may arrive when the prison will be full—as there is now only one hundred and thirteen vacant cells, and seven hundred is as many if not more than can be managed to advantage, with the present limit of the prison walls. In that event it would be well to consider the propriety of establishing a *prison*, “called by some other name,” for the youthful offenders, (and their number is large,) there being at this time one hundred and forty-eight of the five hundred and eighty-seven in the prison, who are under twenty-one years of age.

By reference to the Warden’s Report, it will be seen that the law providing for “over-work” by the convicts, has been carried out to a certain extent, and that up to November 1st, \$644 85 has been earned, besides a goodly number have employed the time gained in attending the Prison school.

We have rendered the Warden all the aid in our power in carrying out the law, but there are many obstacles in the way; nevertheless, the success has been fully equal to our expectations. A majority of the convicts were under contract at the

time of the passage of the law, consequently the contractors were not legally bound to make any arrangement not stipulated in their contracts. They doubted the feasibility and practical result of the scheme, but consented to co-operate with the Warden in giving the law a fair trial. The balance, except those on new contracts, are in the employ of the State, mostly on the new State House, and there is no express provision for giving such "over-work," but it is a just and liberal construction to say that those who are thus employed are entitled to the benefits of the provision, and measures have been taken to give them "over-work" and to pay them therefor out of the funds of the State. There are many convicts engaged at such kind of employment, that it is very difficult, if not impossible, to fix upon a day's work. This was one of the most serious obstacles in the way, but it has been in a measure obviated by an arrangement to give "*good prisoners*" a certain amount per week, or an average with those doing "over-work."

By reference to the Chaplain's Report, herewith presented, it will be seen that the "Prison School," required by the law of last winter, has been put into successful operation. Some sixty of the illiterate convicts, (and there are one hundred and twenty-two who cannot read or write, and ninety-seven others who can only read print,) have attended it during a portion of the last summer. The School was kept in the Chapel, and attended by those who had finished their tasks, but very few are now able to gain sufficient time, consequently it has been discontinued for the present. But we are pleased to say that instruction in Reading and Arithmetic will be continued. The Chaplain purposes to occupy the evening of each day in teaching them, in their cells. This plan will be attended with some inconvenience, but it is the only resort during the winter months. The school will be resumed in the Spring, as soon as the days are of sufficient length.

The Sunday School, under the superintendence of the Chaplain, is in successful operation, and is well attended. The convicts all cheerfully attend Divine Service in the Chapel on Sunday, and give marked attention.

By the Physician's Report, herewith transmitted, it will be seen that there has been much sickness in the Prison during the past summer, and that the mortality has been great. But we are glad to say that, with cold weather, disease has comparatively disappeared, and but few are now in the Hospital.

There has been forty-four deaths during the year—seven previous to the first of July, and thirty-seven since that time. Everything that could be done by the Directors and Warden in ventilating the Halls, cleansing and renovating the cells and different parts of the Prison, and in supplying the Hospital and Prison with suitable food and medicines, has been done. By the order of the Directors, Dr. Trevitt, an old and experienced physician of high standing, and formerly a very successful one in the Institution, was called to council with Dr. Lezinski during the sickly season, and it is due to the attending physician to say that he was attentive and used all the skill he was master of, during the time he has had charge of the Hospital.

By the law of last winter, it is made the duty of the President of the Board of Directors "to visit the Institution every two weeks, examine the work-shops, cells, rooms, and books and vouchers of the Warden, and enter the result of his examination" in the Journal. This duty has been regularly performed. It is also the duty of the Board to meet once in three months and make the like examination, and enter the result in the Journal—which has also been done.

It is due to the present and late Warden to remark, that the Journal entries all bear record that the different departments of the Institution are neat and clean, kept in good order and are well arranged—that the discipline is well sustained—that the books and vouchers are correct and well kept, and that it is a "true

record." It is also due to the Deputy Warden, Clerk, and Matron to the Female Department to say that each of them have well and faithfully performed their several duties.

Soon after entering upon our official duties, on examining the bills for leather and "shoe findings," our suspicions were aroused that all was not right in the Shoe and Tailor Shop. Plans were laid to detect the wrong, and the Warden was not long in ferreting it out; but as the evidence was principally that of convicts, action was delayed and a close watch kept. About the latter part of October, sufficient evidence *outside* of the Prison was obtained, to warrant the arrest of two of the "Guards"—men who, heretofore, had sustained unblemished characters. They have both been bound over to the Court of Common Pleas of Franklin County—one for grand larceny, embezzlement, and aiding and abetting a prisoner to escape, and the other for grand larceny. Nearly all of the embezzlement was done prior to the time Mr. Wilson was appointed Warden. But justice to Col. Dimmock, the late Warden, demands us to say that there is no evidence to create a suspicion that he was cognizant of these transactions.

There are some repairs that ought to be made, such as new roofing the Hall buildings and one of the shops, putting in doors to the balance of the cells, (ninety-one,) and better ventilating the Halls; but as the appropriations are not sufficient to feed and clothe the convicts, and govern the Institution, notwithstanding the most exact economy has been and will be used, we shall make no repairs but such as are absolutely necessary. The Institution is, as has been shown, earning enough to pay its own expenses, and make these and other repairs, and appropriations should be made to meet its wants. When we came into office, we found ninety-one cells without doors, and thirteen of the six hundred and nineteen convicts then in the prison, sleeping in cells without doors. We have ordered fifty iron doors to be put in, and shall probably have to roof one of the shops during the next summer. Suggestions as to defects in the laws governing this Institution, which, in our opinion exist, are deferred until a longer experience shall more fully test them.

J. B. BUTTLES,
J. P. BRUCK,
J. D. MORRIS.

OFFICE OF THE OHIO PENITENTIARY, *December 4, 1854.*

REPORT OF THE WARDEN.

OFFICE OF THE OHIO PENITENTIARY, }
Columbus, Nov. 15, 1854. }

To the Directors of the Ohio Penitentiary :

In accordance with the usages of the Institution, and the provisions of the act "Providing for the appointment of officers of the Ohio Penitentiary, fixing their compensation, prescribing their duties and determining the manner of working convicts," you are herewith presented the annual Report upon the finances and general concerns of the Ohio Penitentiary.

Heretofore the Reports have been made on the 30th day of November, but the law above referred to, fixes the time on the 15th day of November, in each year, consequently the following statements embrace only eleven months and fifteen days. Hon. A. G. Dimmock having performed the duties of Warden from the commencement of the present fiscal year to the 1st day of July, 1854, it was deemed advisable to present a separate statement of his transactions as they appear on the Books of the Institution, which are as follows :

The following is an Exhibit of the Receipts and Expenditures from November 30, 1853, to July 1, 1854.

RECEIPTS.

Cash received from Contractors—

P. Hayden	\$7,970 90
Ohio Tool Co.	5,174 60
Hall, Brown & Co.	3,226 61
New State House	3,134 40
William Burdell	758 40
Edward Hall	55 55
Robert Duncan	23 60

Total Cash receipts from convict labor,	\$20,364 05
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Cash received from other sources—

provisions sold	1,336 46
visitor's fund	710 11
United States for boarding prisoners	572 32
shoe and tailor shop	301 73
forage sold	174 48
clothing sold	42 30
lumber sold	33 50
incidentals sold	25 00
Fuel sold	10 62

Add balance remaining on hand last year	5,876 64
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Total cash receipts	\$29,447 21
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Amounts certified to Auditor and paid by Contractors to State}

Treasurer—	
P. Hayden	7,801 60
Ohio Tool Co.	5,451 40
Hall, Brown & Co.	4,821 00
New State House	3,296 80
William Burdell	792 40
A. G. Dimmock	82 40
R. W. Watson	19 80

\$51,712 61

EXPENDITURES.

Cash paid on account of—

Repairs,	\$12,977 89
Provisions,	7,532 43
Clothing,	3,195 26
Fuel and lights,	2,053 74
Hospital,	821 31
Incidentals,	490 50
Escaped convicts,	262 00
Discharged convicts,	260 00
Forage,	114 28
Moral Instructor,	87 45
Salary,	117 00
Postage and Printing,	74 78
Furniture,	39 00
Stationery,	35 15
Tobacco,	12 32

\$28,073 11

Cash paid Treasurer of State—

" Other sources than contract labor,"	1,078 71
Visitor's Fund,	267 39
Counterfeit money on hand,	28 00

Total cash expenditures, \$29,447 21

Amounts certified to Auditor and paid by Treasurer—

For Provisions,	7,862 19
Clothing,	6,453 63
Repairs,	4,395 17
Hospital,	857 91
Fuel and lights,	617 78
Furniture,	142 11
Postage and Printing,	141 23
Discharged convicts,	85 00
Incidentals,	70 62
Directors' salary,	39 00
Forage,	30 52
Stationery	23 88
Escaped convicts,	2 00
Total expenditures,	<u>\$50,168 25</u>
Balance carried to my statement,	<u>1,544 36</u>
	<u><u>\$51,712 61</u></u>

The following is an Exhibit of Cash Receipts, amount certified to the Auditor of State, and paid by the Contractors to the Treasurer of State. Also, the Expenditures since the 1st day of July, 1854, at which time I took charge of the Institution, embracing a period of four months and fifteen days.

RECEIPTS.

Cash received from "Other sources than Convict Labor"—

Visitors' Fund,	\$753 96
Shoe and Tailor Shop,	563 40
Provisions sold,	525 00
Boarding U. S. convicts,	490 00
Old lead pipe sold,	161 76
Old Iron sold,	140 71
Old buggy sold,	30 00

Total amount cash received,	<u>\$2,664 83</u>
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Amounts certified to Auditor, and paid by Contractors to State }

Treasurer—	
P. Hayden,	\$5,565 20
Ohio Tool Co.,	3,651 40
Hall, Brown & Co.,	3,487 20
New State House,	4,296 40
W. T. & S. D. Day & Co.,	318 50
P. Rose,	151 40
Jacob Strickler,	143 78
S. Wilson,	84 00

	<u>\$20,362 71</u>
Add balance certified to Auditor by late Warden,	<u>1,544 36</u>

	<u><u>\$21,907 07</u></u>
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EXPENDITURES.

Cash paid Treasurer of State—		
“ Other sources than contract labor,”	.	\$1,589 17
“ Visitors’ Fund,”	.	753 96
		<hr/>
Total cash paid Treasurer,	.	\$2,343 13
Add balance in hands of Warden,	.	321 70
		<hr/>
		\$2,664 83
Amounts certified to Auditor, and paid by Treasurer—		
For Provisions,	.	\$5,825 69
Clothing,	.	2,761 39
Fuel and Lights,	.	1,624 56
Repairs,	.	850 84
Hospital,	.	646 29
Directors’ salary,	.	429 00
Stock,	.	398 25
Discharged convicts,	.	255 00
Incidentals,	.	195 14
Forage,	.	193 29
Postage and Printing,	.	158 27
Escaped convicts,	.	76 30
Stationery,	.	24 66
Furniture,	.	18 50
		<hr/>
Total,	.	\$16,122 04
Excess of receipts over expenditures,	.	5,785 06
		<hr/>
		\$21,907 07
		<hr/>
The amount of cash received during eleven months and fifteen days is,		\$32,112 05
“ certified to Auditor, and paid to Treasurer,	.	39,963 28
		<hr/>
Total receipts,	.	\$72,075 32
“ of cash expended during same time is,	\$28,073 11	
“ “ paid to Treasurer of State,	3,717 23	
“ “ in hands of Warden,	321 70	
“ certified to Auditor and paid by Treasurer of State,	34,178 22	
		<hr/>
		66,290 26
		<hr/>
Excess of Prison receipts over expenditures,	.	\$5,785 06

RECAPITULATION.

Amount of cash received during Mr. Dimmock's administration,	\$23,570 59
“ Balance remaining on hand last year	5,876 64
Amount certified to Auditor and paid by Contractors,	22,265 40

\$51,712 61

The amount of cash expended during the same time was - - - - - \$28,073 11

The amount of cash paid to the Treasurer of State - - - - - 1,346 10

The amount of counterfeit money on hand, - - - - - 28 00

The amount certified to Auditor and paid by Treasurer of State, - - - - - 20,721 04

\$50,168 25

Excess of Receipts over Expenditures - - - - - 1,544 36

Amount of cash received since I took charge of the Institution, \$2,664 83

“ Certified to Auditor and paid by Contractors - - - - - 17,697 88

\$20,862 71

Amount of cash paid to the Treasurer of State \$2,343 13

“ “ Remaining in hands of Warden 321 70

“ Certified to Auditor and paid by Treasurer of State, - - - - - 13,457 18

\$16,122 01

Excess of Receipts over Expenditures - - - - - \$4,240 70

Add balance from former Warden - - - - - 1,544 36

Total Excess of Prison Receipts over Expenditures, \$5,785 06

In addition to the above excess, may be added the earnings of the convicts on contract labor, from the 1st of November to the 15th, inclusive, which will be certified to the Auditor on the 1st day of December. They are as follows :

From P. Hayden,	\$770 80
“ Ohio Tool Co.,	429 40
“ Hall, Brown & Co.,	424 80
“ W. T. & S. D. Day & Co.,	107 40
“ Jacob Strickler,	73 17
“ New State House,	485 60
“ S. Wilson,	10 40

\$2,301 57

Add excess of Receipts as above, - - - - - 5,785 06

Total - - - - - \$8,086 63

Included in my statement of Expenditures, are \$2,077 99, of debts contracted for, and owing by the late Warden, which, if added to the excess of Receipts of the four and one-half months, together with the convict labor from the 1st to the 15th of November, would make \$8,620 26, excess of Receipts over Expenditures since the first day of July.

The foregoing Tables are made out to correspond with similar statements made by the Wardens who have preceded me, and as far as they go, show correctly the Receipts and Expenditures of the Institution. They are, however, in some degree calculated to produce a wrong impression upon the minds of the public, hence the idea has obtained, that for years past the Ohio Penitentiary has been making money, and is a source of revenue to the State.

The following statement is a true exhibit of the Receipts and earnings of the Prison, also the *actual* Expenditures for the general support of the Institution for eleven months and fifteen days. In this statement I have deducted \$18,223 90, (the amount paid for repairs) from general expenses.

Amount of total Receipts, as per former statement,	-	-	\$72,075 32
Add amount of contract labor from the 1st to 15th of November	2,301 57		
Actual earnings and receipts,	-	-	\$74,376 89
Amount of Expenditures as per former statement	\$66,290 26		
Deduct amount paid for Repairs	\$18,223 90		
" " " Stock	398 25		
		18,622 15	
		\$47,668 11	
Add to this Salary of Warden	-	-	1,150 00
" " " Clerk	-	-	808 33
" " " Deputy Warden	-	-	670 84
" " " Physician	-	-	683 33
" " " Chaplain	-	-	379 16
" " " Guards	-	-	15,617 90
			66,977 67
Balance,	-	-	\$7,399 22

The above shows a balance in favor of the Institution of \$7,399 22. But if the amount which was paid for repairs was added to the Expenditures, it would show an indebtedness against the Institution of \$10,824 68.

This state of affairs has been brought about principally by two causes. First, on account of the extraordinary amount which has been paid for new buildings and repairs for the past two years—amounting, in all, to \$28,698 78; and secondly, the enormous prices which the Institution has been compelled to pay for provisions. I am, however, of the opinion, that by a prudent and judicious management of the Prison, the proceeds of the coming year will pay all expenses, including the salary of its officers, and leave a balance in the Treasury.

The Institution owned one hundred and fifty-seven hogs, which were fed on the Prison slops. I have just slaughtered sixty-two—they weighed seventeen thousand, one hundred and ten pounds, which at \$4 per cwt., amounts to \$684 40. There yet remains ninety-six—worth, on an average, at least two dollars per head, which will be a sufficient number to consume the prison slops the coming winter.

There are a number of debts due the Institution, on the books of the late Warden, amounting to over \$2,500, which will be collected as speedily as possible, and paid over to the Treasurer of State.

The provision of the law in regard to tasking the convicts, so that they can perform a certain amount of over-work, the proceeds of which is to be deposited with the Warden, for the benefit of their families, or retained for them when they regain their liberty; has been put into operation as far as is deemed practicable. The law is so framed, that convicts may attend the prison school, instead of doing over-work, and a good many young men avail themselves of this privilege.

The following sums have been paid by the contractors, on account of over-work, from the first of August to the first of November :

P. Hayden,	-	-	-	-	-	-	-	-	-	\$458 50
Hall, Brown & Co.,	-	-	-	-	-	-	-	-	-	32 60
Ohio Tool Co.,	-	-	-	-	-	-	-	-	-	153 75
Total,	-	-	-	-	-	-	-	-	-	<u>\$644 85</u>

Section seven of the law regulating the Penitentiary and convicts, authorizes and requires the Warden "to classify the convicts according to their age and disposition ; placing all young men under twenty-one years of age (unless the conduct of some shall forbid it,) in a shop or shops by themselves, and give them such work as will be most beneficial to them when discharged ; and persons convicted of the higher crimes, or who shall be convicted a second time of penitentiary offenses, or whose conduct may require it, shall be worked in a shop by themselves, at such employment as the Warden may deem most fitting for them, or profitable to the State." This has been done as far as practicable, but owing to the condition of the present shops, and from the fact that most of the convicts were under contract previous to my entering upon the duties of Warden, it seems almost impossible, or rather impracticable, to conform to the requisitions of the law in this respect. Would it not be wiser and better, and promote the welfare of the young convicts to a greater extent, to provide by law a place of refuge for the young offender, where he may be reformed—free from the contaminating influence of older convicts, who are hardened in crime ?

From the limited time I have performed the duties of the office in which your partiality has placed me, it is not to be expected that I am well versed in prison discipline, and the various duties incumbent upon me, but I trust that by close application, and an ardent desire to do my duty and conform to the provisions of the law, to merit your approbation. I am indebted to Mr. John Huffman, Deputy Warden, and R. S. McEwen, Clerk of the Institution, for the assistance they have kindly rendered me in the discharge of my duties.

The following tabular statements will show the number of convicts received during the past year, the number now in confinement, their place of nativity, the crimes for which they were convicted, together with other information which may be useful and interesting.

In conclusion, gentlemen, permit me to express my sincere thanks for the kind counsel you have imparted to me on all occasions, and your friendly co-operation in all I have undertaken.

SAMUEL WILSON,
Warden of Ohio Penitentiary.

TABLE showing the number of Convicts received into the Penitentiary from each County during the past year.

COUNTIES.	NO.	COUNTIES.	NO.
Athens,	1	Lucas,	22
Ashland,	2	Meigs,	1
Ashstabula,	1	Monroe,	2
Belmont,	4	Muskingum,	4
Butler,	3	Montgomery,	7
Clark,	3	Morrow,	1
Clinton,	2	Medina,	1
Columbiana,	1	Mahoning,	2
Cuyahoga,	17	Ottawa,	1
Darke,	1	Pickaway,	1
Erie,	7	Pike,	1
Fairfield,	2	Portage,	8
Fulton,	1	Preble,	1
Franklin,	9	Richland,	3
Gallia,	1	Ross,	3
Greene,	3	Sandusky,	3
Hamilton,	73	Scioto,	1
Hardin,	1	Shelby,	2
Huron,	3	Stark,	2
Highland,	1	Summit,	4
Harrison,	1	Trumbull,	7
Jefferson,	3	Warren,	1
Knox,	1	Wayne,	3
Logan,	1	Washington,	3
Lorain,	4		
Total,			229

TABLE showing the number of Convicts now in the Penitentiary from each County.

COUNTIES.	NO.	COUNTIES.	NO.
Ashland,	2	Logan,	3
Allen,	1	Lorain,	16
Ashtabula,	4	Lucas,	33
Athens,	7	Madison,	1
Belmont,	7	Medina,	5
Brown,	3	Meigs,	3
Butler,	10	Miami,	1
Champaign,	1	Monroe,	8
Clark,	5	Montgomery,	13
Clinton,	7	Morrow,	1
Columbiana,	5	Morgan,	5
Coshocton,	4	Muskingum,	13
Cuyahoga,	54	Mahoning,	2
Defiance,	2	Ottawa,	1
Darke,	1	Perry,	1
Delaware,	3	Pickaway,	9
Erie,	16	Pike,	2
Fairfield,	2	Portage,	9
Pulton,	1	Preble,	3
Fayette,	1	Richland,	8
Franklin,	26	Ross,	8
Gallia,	4	Sandusky,	7
Geauga,	0	Scioto,	9
Greene,	9	Seneca,	3
Guernsey,	0	Shelby,	3
Hamilton,	159	Stark,	7
Hardin,	3	Summit,	7
Henry,	2	Trumbull,	8
Highland,	2	Union,	1
Huron,	5	Vinton,	1
Harrison,	1	Warren,	6
Jackson,	1	Washington,	9
Jefferson,	6	Wayne,	6
Knox,	1	Williams,	1
Lake,	2	Wood,	6
Lawrence,	4		
Licking,	7	Total,	587

TABLE showing the place of Nativity of the Convicts now in the Ohio Penitentiary.

PLACE OF NATIVITY.	NO.	PLACE OF NATIVITY.	NO.
Alabama,	1	New Jersey,	8
Canada,	9	Nova Scotia,	1
Connecticut,	10	New York,	71
Delaware,	1	Ohio,	156
District of Columbia,	1	Pennsylvania,	78
England,	19	Poland,	1
France,	3	Prussia,	1
Germany,	34	Rhode Island,	1
Halifax,	1	Scotland,	2
Indiana,	6	South Carolina,	2
Ireland,	67	Switzerland,	2
Kentucky,	17	Tennessee,	3
Louisiana,	2	Vermont,	7
Maine,	2	Virginia,	46
Massachusetts,	12	Wisconsin,	1
Maryland,	10	Wales,	3
Michigan,	3	West Indies,	1
North Carolina,	4		
New Hampshire,	1	Total,	587
Number of Convicts remaining in confinement November 30, 1853, . . .			531
Number received from November 30, 1853, to November 15, 1854, . . .			229
			760
This number has been reduced during the year as follows :			
By expiration of sentence,			90
pardon of Governor,			25
death,			44
writ of error			8
escapes,			5
pardon by President of the United States,			1
			— 173
Leaving number in confinement Nov. 15, 1854, . . .			587

TABLE showing the crimes of convicts now in the Penitentiary.

CRIMES.	NO.
Murder,	22
Murder in the second degree,	25
Manslaughter,	21
Burglary and larceny,	38
Rape,	24
Arson,	17
Burglary,	91
Grand larceny,	103
Horse stealing,	55
Assault with intent to murder,	25
Robbery,	23
Stabbing with intent to kill,	7
Assault with intent to commit rape,	12
Passing counterfeit money,	44
Uttering and publishing counterfeit bank notes,	3
Having counterfeit bank notes, with intent to pass,	6
Shooting with intent to kill,	6
Forgery,	18
Keeping counterfeit tools,	4
Passing counterfeit coin,	6
Stealing bank bills,	4
Robbing the mails,	5
Stabbing with intent to wound,	5
Attempting to pass counterfeit money,	2
Incest,	4
Exhibiting gambling apparatus,	1
Selling counterfeit money,	2
Burglary, grand larceny and arson,	1
Passing counterfeit orders,	2
Embezzlement,	1
Uttering forged notes,	2
Receiving stolen money and goods,	2
Bigamy,	4
Administering Poison,	1
Obstructing railroads,	1
	587

TABLE showing the terms of sentence of those now in confinement in the Ohio Penitentiary.

TERM.				NO.
Number sentenced for 1 year.....				28
"	"	2	"	31
"	"	3	"	217
"	"	4	"	66
"	"	5	"	98
"	"	6	"	28
"	"	7	"	40
"	"	8	"	5
"	"	10	"	23
"	"	12	"	3
"	"	13	"	1
"	"	15	"	6
"	"	20	"	3
"	"	Life		35
"	"	2 years and 6 months.....		2
"	"	1 " 6 "		1
				587

Of the above there are :

Second conviction	45
Third "	8
Fourth "	2
Fifth "	1

Of the number now in confinement there are :

Intemperate	377
Can read and write.....	368
Can read print	97
Married.....	247
Unmarried	340
Number with trades.....	206
Number without trades.....	381
Number of whites.....	529
Number of blacks.....	58
Number of females.....	7
Number 21 years of age and under.....	148
Number over 50 years of age.....	26
Number rec'd since Nov. 30, '53, under 21 years age.	59
" " " " over 50 " ..	6

REPORT OF THE CHAPLAIN.

To the Directors of the Ohio Penitentiary :

GENTLEMEN: I entered upon the discharge of my duties as Chaplain of the Ohio Prison in the month of July last, since which time I have been pretty constantly at my post. In the efforts put forth, I have been prompted by a sincere desire to witness the moral and religious good of that unfortunate class called convicts. Stimulated by this desire, guided by law, and counseled by officers of the Prison, I have done what I could. It is truly lamentable that there are convicts—men whose deeds have been done in violation of law—but there are, and from time immemorial, in all forms of civil government, it has been necessary to punish such, for their own good and the good of society generally. Laws have ever had their penal sanctions, and without these, law is a nullity. The object of punishment is two-fold: 1st, to restrain from crime, and so secure the peace and safety of society; and 2d, to *reform* the offenders, and thus secure *his* personal good, and remove from others the corrupting influence of bad example.

Men may be kept in obedience to law by operating upon their affections and fears; and that obedience, which has its foundation in the love of the authority obeyed, is, unquestionably, most to be relied upon. The most important step, therefore, in all governments, is to secure the affections of its subjects. Let the State bind the citizen to its laws by a cord of love, and he will run with delight in the path of duty. As certainly as water seeks its level, or falling bodies tend to the earth, so certainly will the citizen, who loves the law, obey it.

But so various are the tastes, prejudices and predilections of men, that no one form of government, or code of civil law, can secure the esteem and love of all. However wise the principles, and humane the regulations, there will be some who will hate these principles, and become restless under these regulations and restraints. Hence it becomes necessary to appeal, not only to the affections, but also to the fears.

There must be laws, and they should be *just, wise and humane*; this secures the affections. They must then have their penal sanctions—and *this* operates upon the fears.

But penal sanctions lose all their force, unless they are faithfully and firmly executed. To secure, therefore, the full effect of good government, the transgressor must pay the penalty of the violated law. This restrains others from crime.

But the second great leading object of punishment is the reformation of the offender, and the removal of the corrupting influence of bad example.

The example of the evil is more powerful to secure evil, than is that of the good to secure good. The preacher preached truth, when he said, "One sinner destroyeth much good." One man, seized by an infectious disease, will spread the contagion among hundreds; while another, in the enjoyment of the most perfect health, has but little influence in diffusing health among others. So one infected by the leprosy of sin, will spread moral disease and death all abroad, while the man of real worth and stern integrity, will have a more limited sphere of usefulness. The reason is plain: The human heart is a soil all prepared to receive evil seed. In it, evil grows spontaneously and luxuriantly, bringing forth fruit many fold, while virtue is an exotic—is not a native of the heart of fallen man, and if once planted there, without great culture it withers and dies; conse-

quently the moralist, the philanthropist and the Christian, are alike concerned to stay the progress of bad example, and the reformation of transgressors becomes an important desideratum. This should be regarded as the *chief* object of punishment. Nothing is permanently gained to virtue and good order by the punishment of the vicious, unless reformation follows it. During the temporary confinement of the criminal, the influence of his bad example is, for the time being, removed, but he soon goes free, and if not reformed, he goes forth more hardened and reckless than ever, with increasing power to spread the contagion of vice.

REFORM, then, should be written in letters of living light, upon the grated doors of every prison. State governments have become, in part at least, awake to the importance of this subject, and hence we find a Moral Instructor connected with most prisons, whose business it is to labor to secure the reformation of the unfortunate and fallen.

The field which he cultivates is full of thorns, and thistles and briers, and yet it is a field of the most intense interest, and *some* promise. The thorn and the brier often grow upon the most fertile soils, and they grow there simply from the want of proper culture. So vice often abounds, and evil deeds run rampant, but these evil deeds have at their root a heart and intellect from which, with proper care, better things might have been gathered. They have nourished and given strength to vice, because the seeds of virtue were not planted and properly cultivated there.

The Moral Instructor, therefore, has a two-fold work—he must root out the noxious weeds, and sow the pure uncorrupted seed of truth, he must lop off and engraft, tear down and build up, kill and make alive—and well may he inquire, in the language of an Apostle, “Who is sufficient for these things?”

In cultivating this field, I have been, on the whole, encouraged. The strict attention paid to instruction publicly given, and the readiness with which the men converse upon subjects of a moral and religious nature, indicate that something yet may be done for the refinement and elevation, and salvation of those in prison. True, there are hindrances, and so there are in every good work—difficulties, but not insurmountable.

To aid in the work of reform, the Legislature has made it the duty of the Moral Instructor to instruct in reading, writing, arithmetic and geography, such of the convicts as, under certain restrictions, may be selected by the Warden and himself. In discharging this duty, since about the first of September last, I have spent from one and a half to two hours, for five days in the week, in instructing two classes in reading and two in arithmetic. I commenced with about 18 in reading, and about 30 in arithmetic. As was to be expected, in a little time this number diminished about one half. Some became sick, some could not finish their task in time, and with others the novelty soon wore off, and having never formed a taste for, or habits of study, they ceased to attend. Others, with commendable promptness and perseverance, still continue, and all things considered, are making satisfactory progress. I would suggest the propriety of instructing the prisoners in their cells during the winter season.

There is also a Sabbath school, numbering in all about 80. Some of these are learning to read, and others are studying the Scriptures. In this department, unless the number of teachers can be increased, the number of scholars must be diminished. There are six persons who attend punctually as teachers, and these have classes numbering, on an average, fourteen, being twice as many as can be advantageously taught. This school should, unquestionably, be continued, if instruction in reading, &c., is to be given at all; for there are many who cannot gain time to attend the day school, and this is their only opportunity to learn to read, and these are the persons who most need instruction. The following are

questions of some importance : Shall the Sabbath school be restricted to those who are learning to read ? And if not, how shall a sufficient number of teachers be secured ?

Close attention and good order characterize the public services of the Sabbath. Indeed, it is doubtful whether, in any place, a congregation equaling this in number, can be found any more orderly ; and there are occasional omens of good. One young man professed faith in Christ, and at his own request was baptized, and received the Sacrament of the Lord's Supper, and, in a few days, calmly and peacefully trusting in God, he slept the sleep of death. There is reason to believe that others are profiting by the moral and religious influences that are thrown around them. A spirit of inquiry has been aroused, and if it can be kept awake and properly directed, many who entered this prison, criminals, will go out to lead peaceable and quiet lives, and become instruments of good to others. That such may be the case, is the sincere desire and daily prayer of

Your humble servant,

L. WARNER.

REPORT OF THE PHYSICIANS.

DR. JOHNSON'S REPORT.

To the Directors of the Ohio Penitentiary :

GENTLEMEN : The following Tables will show you the condition of the Hospital of this Institution, from the date of my last Report up to the 1st July, the close of my official connection with the same.

Table No. 1 will exhibit the names and number of diseases treated in each month.

Table No. 2 shows, on its 1st column, the daily number of patients in bed ;

2d column those in Hospital out of bed, but too unwell to labor ;

3d column gives the amount of lost time ;

4th column gives the number of daily prescriptions for men from shops, &c. ;

5th column, the total number of prescriptions for all each day.

Table No. 3, daily and monthly patients treated.

Table No. 4, daily average of patients prescribed for in each of the following months of the following years, together with the number in the Ohio Penitentiary each year since 1843.

Table No. 5 exhibits a diary of the weather.

The mortality during the within period of seven months was as follows, viz :

Fistula Perineo	1
Typhoid Fever with Fistula in Ano	1
Scrofula with secondary Syphilis	2
Typhoid Fever	2
Typhoid with Masturbation	1

The case of Fistula Perineum was a man who refused positively any treatment, and only yielded by coercion, which was used sparingly ; and, in fact, temporizing treatment was all he ever received from me ; he retired at night as well as usual, and was found dead in his bed the next morning.

The second death was a man whose system was prostrated with a loathsome Fistula ; Typhoid Fever set in, and the two combined soon ended his career.

The two cases of Scrofula and secondary Syphilis were, for a long time before my connection with the Institution, putrid masses ; the question with each of them was, "how long will I have to linger in this deplorable condition ?" Death seemed to be preferable.

The two cases of Typhoid Fever presented nothing peculiar in their course.

The case of Typhus with Masturbation terminated as most cases of this fever do, when the disgraceful, unmanly and prostrating habit is indulged in to any great extent.

This, gentlemen, is the fruit of my labors, since my last Report ; and with which I hope you, acting in your official capacity, will be satisfied.

Respectfully submitted,

July 1st, 1854.

B. F. JOHNSON, M. D.

DISEASES treated in the Hospital of the Ohio Penitentiary, in the following Months, 1853 and 1854.

DISEASES.	December.	January.	February.	March.	April.	May.	June.
Asthma .....	....	....	1	....	....	....	1
Barber's Itch .....	....	..	....	....	1	....	....
Catarrh	20	7	15	15	12	7	2
Constipation	13	12	12	8	14	5	12
Cephalalgia	1	1	....	....	....	....	....
Cutaneous Disease .....	....	1	1	....	....	....	....
Cataract and Sec'd Syphilis, .....	....	....	....	....	....	1	1
Diarrhoea	13	8	12	6	19	7	25
Debility	5	4	4	2	2	4	3
Dispepsia	1	1	....	....	....	....	....
Dysentery and Scrofula .....	....	1	....	....	....	....	....
Disease of Lungs	1	1	2	1	....	....	....
Dysentery .....	....	....	1	....	3	....	....
Eruption on Feet	1	1	1	....	....	1	....
Erysipelas .....	....	....	....	....	....	....	....
Fistula in Perineum	1	....	....	....	....	....	....
Fever, Intermittent	19	13	13	28	30	29	35
Fever, Typhoid	5	4	....	....	....	....	7
Fever, Remittent	2	....	....	....	....	....	....
Fever, Intermittent Con'tive, .....	....	....	....	....	....	....	1
Fractured Shoulder .....	....	....	....	....	....	....	1
Fistula in Ano	1	....	....	....	....	....	....
Gastric Derangement	1	3	5	4	4	6	7
Gastric Irritation .....	....	....	....	4	1	....	....
Gonorrhoea	1	1	....	....	3	....	....
Goiter .....	....	....	....	....	1	1	....
Hysteria	1	1	....	....	....	....	....
Hæmorrhoids	2	1	4	2	1	4	2
Hepatitis .....	....	....	....	....	2	1	....
Hernia Scrotal .....	....	....	....	....	1	....	....
Insanity .....	....	....	1	....	....	....	....
Insanity and Scurvy .....	....	....	....	....	....	....	1
Kidney affection .....	....	3	1	2	4	....	1
Masturbation	1	....	....	....	4	1	2
Menorrhœagia .....	....	....	....	2	2	....	....
Neuralgia	1	1	2	2	....	1	....
Nephritis .....	....	....	....	....	....	1	1
Ophthalmia	6	2	3	1	2	1	1
Otitis .....	....	....	2	....	2	....	....
Odontalgæd .....	....	....	....	....	....	2	....
Orchetis .....	....	....	1	....	....	....	1
Phthisis Pulmonalis	1	1	1	....	2	2	2
Palpitation	1	....	....	....	....	....	....
Palsy .....	....	1	....	....	....	....	1

DISEASES.—*Continued.*

DISEASES.	December.	January.	February.	March.	April.	May.	June.
Pleurisy . . . . .	....	....	....	2	3	1	1
Prolapsus Uteri . . . . .	....	....	1	....	....	1	....
Rheumatism	10	5	7	6	8	5	4
Syphitès	2	3	6	1	....	....	....
Syphilis, secondary	1	4	2	6	10	9	7
Scrofula . . . . .	....	2	2	1	1	....	1
Sprain	4	3	1	....	....	....	....
Sciatica	1	1	1	1	1	1	....
Spinal Irritation . . . . .	....	....	....	2	1	1	....
Sore hand . . . . .	....	....	....	....	2	1	....
Scurvy . . . . .	....	....	....	....	....	....	2
Tonsilelis . . . . .	....	....	....	1	....	1	2
Tetter . . . . .	....	....	....	....	....	....	1
Ulcerated Leg . . . . .	....	....	....	1	1	....	....
Verones . . . . .	....	1	2	1	....	....	....
Wound, Incised	3	1	1	1	4	....	1
Wound, Contused	2	3	3	2	2	3	2
Wound, Lacerated . . . . .	....	2	2	3	3	1	4
Wound, Lac. and amp. of arm, . . . . .	....	....	....	....	....	1	....
Wound, Lac. and amp. of fi'gr, . . . . .	....	....	....	....	....	1	2
Wound, Gun Shot . . . . .	....	....	....	....	....	....	1
Totals	121	93	100	113	144	100	135

DAILY REPORT of Sick and Invalid in Hospital Ohio Penitentiary, for the following months of 1853 and 1854.

Day of Month.	In Bed.	Outside.	Total.	From shops.	Total.	Day of Month.	In Bed.	Outside.	Total.	From Shops.	Total.	Day of Month.	In Bed.	Outside.	Total.	From Shops.	Total.
Dec. 1	2	7	9	6	15	Jan'y 1	5	...	5	5	10	Feb'y 1	3	7	10	13	23
2	2	10	12	4	16	2	5	4	9	2	11	2	3	4	7	5	12
3	2	6	8	4	12	3	4	6	10	12	32	3	3	5	8	9	17
4	2	6	8	4	12	4	4	6	10	10	20	4	3	5	8	15	23
5	2	8	10	2	12	5	4	7	11	1	12	5	3	3	6	2	8
6	2	5	7	11	18	6	4	4	8	...	8	6	3	5	8	11	19
7	2	6	8	10	18	7	4	3	7	2	9	7	3	5	8	4	12
8	1	7	8	11	19	8	4	...	4	3	7	8	2	5	7	1	8
9	1	6	7	6	13	9	4	3	7	2	9	9	2	5	7	13	20
10	1	5	6	2	8	10	4	3	7	2	9	10	2	7	9	5	14
11	1	5	6	2	8	11	4	3	7	3	10	11	2	7	9	...	9
12	1	5	6	8	14	12	4	3	7	8	15	12	2	5	7	2	9
13	1	4	5	2	7	13	4	4	8	3	11	13	2	6	8	12	20
14	1	4	5	1	6	14	4	5	9	1	10	14	2	6	8	2	10
15	1	4	5	11	16	15	4	...	4	1	5	15	2	8	10	13	23
16	3	9	12	3	15	16	4	3	7	9	16	16	2	8	10	3	13
17	3	9	12	3	15	17	4	3	7	...	7	17	2	11	13	...	13
18	5	6	11	...	11	18	5	5	10	3	13	18	2	10	12	15	27
19	5	6	11	3	14	19	4	5	9	...	9	19	2	9	11	...	11
20	5	7	12	10	22	20	3	5	8	9	17	20	3	19	13	11	23
21	5	8	13	2	15	21	4	4	8	7	15	21	3	9	12	1	13
22	5	8	13	2	15	22	4	4	8	1	9	22	2	10	12	10	22
23	5	5	10	5	15	23	3	5	8	10	18	23	2	7	9	7	16
24	5	7	12	9	21	24	3	3	6	13	19	24	2	8	10	14	24
25	5	7	12	3	15	25	3	2	5	8	13	25	3	9	12	1	13
26	5	5	10	2	12	26	3	2	5	4	9	26	3	6	9	1	10
27	5	6	11	6	17	27	3	2	5	...	5	27	3	8	11	15	26
28	5	7	12	...	12	28	3	3	6	5	11	28	3	12	15	5	20
29	5	6	11	16	27	29	3	3	6	...	6	29	3	3	6	...	6
30	6	7	13	6	19	30	3	2	5	7	12	30	3	2	5	7	12
31	6	6	12	7	19	31	3	3	6	8	14	31	3	3	6	8	14
Total.....					458	Total.....					361	Total.....					459
Daily average.....					45	Daily average.....					12	Daily average.....					16
" av. in Hospital....					9	Daily av'ge in hospital.					7	Daily av'ge in hospital					9

DAILY REPORT—Continued.

		In Bed.	Outside.	Total.	From Shops.	Total.			In Bed.	Outside.	Total.	From Shops.	Total.			In Bed.	Outside.	Total.	From Shops.	Total.
March	1	3	11	14	1	15	March	1	6	5	11	9	20	May	1	5	9	14	17	31
	2	3	11	14	12	26		2	6	4	10	..	10		2	4	7	11	2	13
	3	3	14	17	..	17		3	6	5	11	10	21		3	4	10	14	1	15
	4	3	10	13	7	20		4	5	8	13	4	17		4	5	10	15	6	21
	5	3	8	11	..	11		5	5	8	13	10	23		5	5	9	14	9	23
	6	3	6	9	32	41		6	6	10	16	3	19		6	6	11	17	..	17
	7	3	4	7	29	36		7	6	9	15	13	28		7	6	..	6	..	6
	8	3	4	7	..	7		8	6	8	14	3	17		8	5	11	16	..	16
	9	3	4	7	14	21		9	6	4	10	3	13		9	5	11	16	7	23
	10	3	5	8	4	12		10	6	4	10	..	10		10	5	8	13	12	25
	11	3	4	7	10	17		11	6	6	12	11	23		11	5	7	12	1	13
	12	3	4	7	..	7		12	6	6	12	2	14		12	5	6	11	8	19
	13	3	4	7	3	10		13	6	7	13	9	22		13	6	8	14	3	17
	14	4	2	6	11	17		14	6	6	12	1	13		14	6	2	8	1	9
	15	4	4	8	13	21		15	6	10	16	7	23		16	4	7	11	11	22
	16	4	4	8	14	22		16	6	10	16	..	16		16	3	9	12	5	17
	17	4	6	10	12	22		17	7	6	13	17	30		17	4	9	13	1	14
	18	4	5	9	10	19		18	6	9	15	11	26		18	4	9	13	3	16
	19	4	6	10	2	12		19	6	11	17	15	32		19	4	5	9	..	9
	20	4	6	10	16	26		20	6	9	15	16	31		20	4	6	10	..	10
	21	4	9	13	12	25		21	6	10	16	13	29		21	6	6	12	..	12
	22	5	8	13	..	13		22	5	10	15	16	31		22	5	7	12	10	22
	23	5	7	12	2	14		23	5	4	9	..	9		23	5	7	12	5	17
	24	5	6	11	1	12		24	5	9	14	16	30		24	5	5	10	1	11
	25	5	6	11	5	16		25	5	10	15	14	29		25	5	5	10	9	19
	26	5	6	11	..	11		26	5	7	12	6	18		26	5	8	13	8	21
	27	5	3	8	3	11		27	5	8	13	15	28		27	6	10	16	3	19
	28	5	6	11	2	13		28	5	13	16	8	26		28	6	6	12	4	16
	29	6	9	15	..	15		29	5	14	19	6	25		29	6	10	16	13	29
	30	6	11	17	1	18		30	5	10	15	..	15		30	6	7	13	18	31
	31	6	7	13	5	18									31	3	7	10	6	16
Total.....					545		Total.....					648		Total.....					549	
Daily average.....					18		Daily average.....					21		Daily average.....					18	
" av. in Hospital....					10		" av. in Hospital....					14		" average in hospital					12	

DAILY REPORT—Continued.

		In Bed.		Outside.		Total.	From Shops.		Total.
June	1	2	7	9	10	19			
	2	3	9	12	4	16			
	3	3	9	12	3	15			
	4	4	9	13	..	13			
	5	4	6	10	19	29			
	6	4	8	12	2	14			
	7	5	10	15	1	16			
	8	4	8	12	1	13			
	9	4	10	14	12	26			
	10	4	8	12	3	15			
	11	6	7	13	..	13			
	12	6	11	17	4	21			
	13	6	14	20	3	23			
	14	6	11	7	8	25			
	15	6	9	15	10	25			
	16	6	10	16	14	30			
	17	5	8	13	11	24			
	18	5	8	13	2	15			
June	19	6	11	17	13	30			
	20	5	10	15	4	19			
	21	5	11	16	16	32			
	22	5	9	14	9	23			
	23	4	11	15	5	20			
	24	4	11	15	8	23			
	25	4	13	17	..	17			
	26	4	13	17	17	34			
	27	4	12	16	16	32			
	28	5	14	19	10	29			
	29	5	10	15	5	20			
	30	5	14	19	14	33			
Total.....									664
Daily average.....									22
“ average in hospital									15

DAILY AND MONTHLY PATIENTS treated in the Ohio Penitentiary during the following months in 1853-4.

Months.	Inside Hospital.	Outside Hospital.	Total.	From Shops.	Total.
December '53.....	100	197	297	161	458
Daily average.....	3	6	10	5	15
January, '54.....	117	105	222	139	361
Daily average.....	4	3	7	5	12
February.....	69	200	269	190	459
Daily average.....	2	7	10	7	16
March.....	124	200	324	221	545
Daily average.....	4	6	10	7	18
April.....	170	240	410	238	648
Daily average.....	6	8	14	8	21
May.....	153	232	385	164	549
Daily average.....	5	7	12	5	18
June.....	139	301	440	224	664
Daily average.....	5	10	15	7	22
Total.....	872	1475	2347	1337	3684
Monthly average.....	125	211	335	191	526

Daily average of Patients prescribed for in each of the following Months in the following years.

Years.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	August.	Sept.	October.	Nov.	No. in O. P. each year.
1843	14	14	16	22	32	20	32	46	33	37	27	24	461
1844	16	20	22	18	18	30	23	36	29	27	25	18	464
1845	16	14	18	15	22	23	27	33	32	44	41	35	482
1846	18	14	14	19	26	25	29	42	40	44	47	36	498
1847	28	29	26	23	26	25	28	30	31	38	30	28	445
1848	19	22	28	30	32	31	35	39	32	40	29	24	425
1849	20	27	32	28	23	30	39	52	62	39	36	51	336
1850	36	36	37	43	45	38	50	61	63	59	37	21	424
1851	23	34	33	32	27	31	43	45	40	38	30	34	469
1852	*	*	*	*	*	63	55	58	55	35	21	20	508
1853	15	11	9	15	12	10	23	34	70	54	33	22	531
1854	15	12	16	18	21	18	22	..	..	..	..	..	619

* Left blank by Dr. Thompson.

In July 1, 1854.

DIARY of Weather at Hospital of Ohio Penitentiary for December, 1853.

1853.	Sun Rise.	9 A. M.	3 P. M.	Sun Set.	9 P. M.	Mean.	* Remarks.
Dec. 1	36	38	50	47	40	42	Clear.
2	40	37	52	32	32	35	Rain and Snow. Snow last night.
3	33	36	40	36	30	35	Cloudy.
4	28	31	42	40	34	35	Sun and Clouds.
5	32	38	54	50	50	45	Clear.
6	54	58	48	46	40	49	Clear.
7	37	38	44	42	36	39	Clear.
8	40	44	36	38	32	38	Clear.
9	24	35	48	46	32	37	Clear.
10	26	36	44	42	36	37	Clear.
11	26	38	48	46	37	39	Clear.
12	26	38	44	42	36	37	Clear.
13	27	37	44	42	39	38	Clear.
14	36	38	40	38	36	38	Cloudy.
15	34	36	37	36	34	35	Cloudy.
16	38	40	42	42	42	41	Morning cloudy—rain, at 12, M.
17	42	42	41	40	36	40	Rain and snow—rain last night.
18	30	36	36	34	32	34	Snowing—snowed last night.
19	34	38	33	32	26	33	Snowing—snowed last night.
20	12	11	20	19	19	16	Clear.
21	18	25	32	30	26	26	Cloudy.
22	34	40	40	40	34	38	Cloudy.
23	32	28	18	18	12	22	Cloudy A. M. Clear P. M.
24	10	14	28	28	20	20	Clear.
25	18	20	26	34	30	26	Clear.
26	30	31	34	33	30	32	Sun and Clouds.
27	28	32	43	40	36	36	Clear.
28	34	40	38	34	30	35	Sun and Clouds.
29	16	22	34	32	30	27	Clear.
30	32	38	38	32	26	33	Snowing—snowed last night.
31	18	18	26	22	20	21	Sun and Clouds.

* Wind not given for want of weathercock.

DIARY of the Weather, continued—January, 1854.

1854.	Sun Rise.	9 A. M.	3 P. M.	Sun Set.	9 P. M.	Mean.	Remarks.
Jan. 1	24	26	30	28	20	26	Cloudy.
2	18	20	26	24	20	22	Sun and Clouds.
3	30	40	54	52	48	45	Clear.
4	48	52	56	54	48	52	Cloudy.
5	42	46	56	52	44	48	Cloudy in morning ; rain 3 P. M. ; clear after.
6	36	32	28	26	20	28	Clear.
7	16	20	30	26	20	22	Cloudy.
8	22	26	30	28	20	25	Clear.
9	14	24	32	30	30	26	Cloudy.
10	38	42	48	44	40	42	Sun and Clouds.
11	38	44	47	46	44	44	Clear A. M. ; rain 11 A. M. So continued during day.
12	48	52	41	40	38	44	Cloudy ; rain all last night.
13	38	40	32	26	14	30	Sun and clouds ; tried to snow.
14	18	22	28	26	20	23	Cloudy A. M. ; clear P. M.
15	22	26	39	38	36	32	Clear A. M. ; cloudy P. M.
16	52	49	21	40	34	43	Raining.
17	28	30	34	33	30	31	Clear ; snowed last night.
18	28	33	38	36	34	34	Cloudy.
19	34	36	39	35	35	36	Cloudy A. M. ; rain P. M.
20	42	52	56	54	46	50	Cloudy A. M. ; rain P. M.
21	16	13	14	12	11	13	Clear.
22	12	14	27	24	16	19	Clear.
23	..	..	12	12	10	..	Clear.
24	10	18	33	30	26	23	Clear.
25	24	30	38	38	40	34	Cloudy ; rain at sun set.
26	49	60	50	45	40	49	Cloudy ; rain last night.
27	28	29	34	29	24	29	Clear.
28	16	14	34	27	25	23	Clear.
29	26	29	36	32	20	29	Clear ; snow last night.
30	34	46	54	47	44	45	Clear.
31	40	46	54	52	44	47	Cloudy ; sun set clear.

DIARY of the Weather, continued—February, 1854.

1854.	Sun Rise.	9 A. M.	3 P. M.	Sun Set.	9 P. M.	Mean.	Remarks.
Feb'y 1	46	52	62	54	50	53	Clear.
2	48	40	30	24	20	32	Cloudy.
3	12	20	33	32	24	24	Clear.
4	18	22	44	36	30	30	Clear.
5	26	33	49	46	34	38	Clear.
6	28	30	38	36	30	32	Cloudy, snow 3 P. M.
7	32	34	40	37	40	37	Raining, rain last night.
8	42	44	45	42	36	42	Sun and clouds.
9	30	38	49	47	40	41	Clear.
10	34	35	43	40	34	37	Cloudy.
11	28	34	42	39	34	35	Cloudy, rain 3 P. M., so continued.
12	38	47	56	50	52	49	Cloudy.
13	52	54	60	58	50	55	Cloudy, with slight rain.
14	42	42	50	58	56	50	Slight rain all day, rain last night.
15	36	36	40	38	34	37	Sun and clouds.
16	26	28	36	32	28	30	Clear.
17	22	26	36	33	30	29	Clear.
18	28	32	54	50	40	41	Clear.
19	34	41	50	46	40	42	Clear.
20	38	39	42	40	38	39	Sun and rain A. M., cloudy P. M., snow last night.
21	34	37	42	41	38	38	Cloudy.
22	37	40	48	44	38	41	Cloudy, sun set clear.
23	17	20	38	36	28	28	Cloudy.
24	26	34	46	44	38	38	Clear.
25	30	38	52	48	42	42	Clear.
26	42	46	46	42	38	43	Cloudy, sun out 3 P. M., rain after.
27	32	35	42	38	36	37	Cloudy, snowed last night.
28	38	41	50	46	40	43	Cloudy.

DIARY of the Weather, continued—March, 1854.

1854.	Sun Rise.	9 A. M.	3 P. M.	Sun Set.	9 P. M.	Mean.	Remarks.
March 1	38	42	60	56	52	50	Sun and clouds.
2	52	56	65	62	56	58	Rain 8 A. M., cloudy after rain, 4 P. M., rain last night.
3	46	48	64	62	52	54	Clear.
4	42	50	54	48	40	47	Clear.
5	34	39	52	48	40	43	Clear.
6	36	40	50	47	44	43	Cloudy.
7	46	58	56	54	50	53	Cloudy A. M., rain 3 P. M., and so continued.
8	50	62	62	60	52	57	Clear.
9	50	55	61	60	50	55	Cloudy A. M., rain P. M., and night.
10	43	45	40	42	38	42	Raining.
11	36	41	54	50	44	45	Clear.
12	44	47	64	60	52	53	Clear.
13	48	66	66	63	59	60	Sun and clouds.
14	58	61	64	60	52	59	Cloudy.
15	45	54	78	70	60	61	Cloudy, rain 7 P. M., continued thro' night, thunder [and lightning.
16	56	63	70	66	54	62	Clear.
17	43	55	64	60	50	54	Clear and high winds.
18	30	36	48	46	34	39	Clear.
19	24	29	46	43	38	36	Clear.
20	35	40	56	52	44	45	Clear.
21	32	40	56	52	48	46	Cloudy.
22	47	50	56	52	48	51	Cloudy, rain last night.
23	46	49	54	50	44	49	Sun and clouds.
24	37	40	42	38	30	37	Sun and clouds.
25	25	28	40	34	28	31	Clear.
26	24	32	42	38	34	34	Clear.
27	32	36	46	42	34	38	Clear.
28	24	30	48	40	38	38	Clear.
29	26	32	48	44	38	38	Clear.
30	36	40	48	46	40	43	Cloudy, snow storm last night.
31	46	62	66	60	65	57	Sun and clouds, rain 4 P. M., so continued.

DIARY of the Weather, continued—April, 1854.

1854.		Sun Rise.	9 A. M.	3 P. M.	Sun Set.	9 P. M.	Mean.	Remarks.
April	1	40	40	40	36	30	37	Cloudy, snow storm 11 A. M.
	2	28	34	38	36	30	33	Cloudy.
	3	28	38	52	50	46	42	Clear.
	4	44	50	62	60	54	54	Clear A. M., Cloudy P. M., rain 6 P. M.
	5	50	58	68	66	60	66	Clear.
	6	56	64	74	70	60	61	Clear.
	7	52	60	70	66	60	69	Clear.
	8	50	68	84	76	70	67	Clear.
	9	60	66	73	70	64	49	Clear.
	10	58	55	48	44	38	47	Cloudy, with slight rain last night.
	11	34	40	57	54	48	53	Clear.
	12	40	48	66	60	54	57	Clear.
	13	42	50	70	65	58	47	Clear.
	14	48	48	46	46	45	41	Morning cloudy, rain 10 A. M., continued during the
	15	40	43	44	40	36	35	Cloudy, rain all last night. [day.
	16	34	38	38	34	30	36	Cloudy, with slight snow storm.
	17	32	36	42	38	32	46	Snow storm all day, sun out 5 P. M.
	18	30	40	62	50	46	57	Clear.
	19	46	54	68	62	56	64	Cloudy, slight shower, sun out 5 P. M.
	20	52	60	76	70	62	66	Rain A. M., clear P. M.
	21	54	62	77	72	66	68	Clear, rain sun-set.
	22	58	64	78	74	68	60	Rain all night and this morning, sun out 9 A. M.,
	23	57	60	66	62	54	64	Clear. [clear after.
	24	48	58	75	73	68	72	Clear.
	25	62	70	82	78	70	71	Clear.
	26	64	70	77	75	70	51	Clear, rain last night.
	27	65	65	44	42	40	49	Morning rain, cloudy balance of the day.
	28	38	40	46	40	38	40	Cloudy.
	29	38	41	44	39	38	50	Snowing, snow last night.
	30	39	45	52	48	42	45	Cloudy.

DIARY of the Weather continued—May, 1854.

1854.	Sun. Rise.	9 A. M.	3 P. M.	Sun Set.	9 P. M.	Mean.	Remarks.
May	1	40	48	68	64	60	56 Clear.
	2	55	60	62	53	49	56 Showery all day.
	3	45	50	63	58	50	53 Clear.
	4	44	58	71	69	54	59 Clear.
	5	53	64	72	68	62	64 Clear.
	6	51	57	69	62	56	59 Clear.
	7	43	52	62	58	54	54 Clear.
	8	42	58	69	66	64	60 Clear.
	9	60	67	72	70	68	68 Morning rain ; clear P. M.
	10	64	68	73	62	58	65 Rain, cleared off 3 P. M.
	11	42	66	71	68	64	62 Clear.
	12	48	69	78	74	68	67 Clear.
	13	65	78	84	78	72	75 Cloudy A. M. ; clear P. M.
	14	70	77	82	76	70	75 Rain A. M. ; clear P. M.
	15	56	70	77	75	68	69 Clear.
	16	56	76	86	71	70	72 Sun and clouds ; shower 5 P. M.
	17	64	73	73	68	68	69 Rain A. M. ; sun and clouds P. M. ; rained all last night.
	18	55	61	62	60	56	59 Cloudy ; sun set clear.
	19	50	67	61	58	56	58 Morning clear ; shower 11 A. M. ; clear after.
	20	52	62	71	69	64	65 Sun and clouds.
	21	58	65	75	71	60	66 Sun and clouds.
	22	48	68	73	66	60	63 Clear.
	23	55	70	73	70	64	66 Clear.
	24	62	64	72	68	67	66 Rain.
	25	66	74	78	76	74	73 Morning cloudy ; rain 12, M. ; sun and clouds P. M.
	26	63	78	80	78	72	74 Clear.
	27	66	76	83	79	72	63 Clear.
	28	64	78	85	76	75	76 Sun and clouds.
	29	69	77	80	76	70	70 Sun and clouds.
	30	64	74	76	74	70	72 Clear.
	31	62	68	66	66	62	65 Sun and clouds.

DIARY of the Weather, continued—June, 1854.

1854.	Sun Rise.	9 A. M.	3 P. M.	Sun Set.	9 P. M.	Mean.	Remarks.
June 1	55	68	72	68	62	65	Clear.
2	55	66	76	73	64	67	Clear.
3	60	66	79	76	70	70	Clear.
4	56	72	82	78	73	72	Clear.
5	56	77	86	80	75	75	Clear.
6	65	79	79	77	72	73	Morning rain ; sun out 9 A. M., and during the day.
7	68	76	78	72	68	72	Showery all day.
8	60	57	62	56	58	59	Cloudy.
9	52	57	68	62	60	60	Cloudy.
10	58	67	74	68	66	67	Cloudy.
11	60	72	76	70	68	69	Cloudy.
12	62	68	70	66	64	66	Cloudy A. M. ; rain 1 P. M. ; sun set clear.
13	58	67	74	70	68	67	Clear ; cloudy at 3 P. M. ; shower 5 P. M.
14	58	70	76	74	71	70	Sun and clouds.
15	58	73	78	78	72	72	Clear.
16	60	78	84	80	74	75	Sun and clouds.
17	61	78	82	76	76	75	Sun and clouds.
18	70	76	84	78	76	77	Morning cloudy ; rain 12 M. ; sun and clouds, P. M.
19	67	80	86	84	78	79	Clear.
20	67	82	90	84	81	81	Clear.
21	74	80	82	76	77	78	Cloudy ; rain 5 P. M.
22	66	74	80	78	76	75	Sun and clouds.
23	70	80	83	83	82	79	Sun and clouds.
24	72	76	79	75	71	75	Morning clear ; rain last night.
25	61	71	80	76	74	72	Clear.
26	68	80	88	85	83	81	Clear.
27	74	85	91	88	85	85	Clear.
28	80	86	90	81	84	84	Morning clear ; shower 2 P. M. ; sun and clouds after.
29	72	84	78	84	82	80	Clear ; rain 12 M.
30	77	80	84	79	76	79	Clear.

REPORT OF DR. LEZYNSKI.

TO THE DIRECTORS OF THE OHIO PENITENTIARY :

GENTLEMEN—Another fiscal year having elapsed I transmit to you a report of my department. I regret exceedingly my inability to give you a cheerful one, as disease and death have made fearful inroads among those entrusted to our charge. During the last four months and a half, we have lost no less than thirty-seven, and about four-fifths of the inmates of this Institution have, more or less, suffered from disease.

A new disease, or, rather, one comparatively unknown in this part of the world, has made its appearance within these precincts. Its name is Scurvy. By this appellation the general reader understands an affection of the gums, little thinking that it can be of any great importance. But the educated medical man sees not in every irritated or inflamed state of the gums, Scurvy, and when he meets with the latter, he attributes no more importance to this symptom as necessary, and by no means imagines it eradicated, although, perhaps the gums have regained a healthy condition. Were this a report to the medical profession, I undoubtedly would garb it differently, and enter into minutiae; but to you, gentlemen, and the laymen of this commonwealth, a purely medical treatise must prove very tedious. I shall enter only into such definitions of this disease as may easily be understood. Scurvy is no local, but a general disorder, a disease, a putrid dissolution of the blood, caused by the highest possible decrease of fibrine, and of red corpuscles within this latter fluid. It is a maxim of nature that when fibrine is wanting to a high degree, the blood loses its power to coagulate as well as its nutritive qualities, as it becomes unfit for the restoration of the different organs of the body, wherefore final dissolution, vulgo, death, must be the consequence.

Blood, in a state of dissolution, is apt to permeate its proper channels (the blood vessels), to cause extravasation (through the capillaries), into the parenchymatous structures as well as into the surface of the body. It causes a decrease, and even a local cessation of matter. The former conditions cachexia (a depraved condition of the body, predisposing incurable diseases), the latter gangrene. Scurvy is divided, *by nature, into chronic and acute*. The *chronic form* may last a very long time, causing cachexia, or it may change into the *acute*. This carries off its victims in a very few days. The latter is called Putrid Fever. Men, apparently healthy, except, perhaps, trifling ailments, at once become sick, deadly sick, and no remedy is able to arrest such cases; in perhaps three or four days, yea, in some instances, in a far shorter time, all is over.

You will naturally inquire, gentlemen, "How is it that this disease has never before made its appearance in this Institution?"

Here I must tell you first the general generators of scurvy, and then show by what means it has been called into existence in the Ohio Penitentiary.

All authors on Scurvy agree that :

- "Want of Vegetables,
- "Bad Air,
- "Depression of Mind,"

may be viewed as the generators of Scurvy. To this I add :

- "An excessive and long continued high degree of Temperature."

1. *Want of Vegetables*. The last summer was an extraordinary one in many respects. The long continued drouth prevented the growth of vegetables in our

section of the country, so much so that it became impossible to furnish the convicts with the requisite quantity. Even farmers had rarely any on their tables. The drouth extended not only throughout our, but also the adjoining States. This explains why not as much vegetable food has been given to the prisoners as necessary.

2. *Bad Air.* Every Physician of this Institution has complained of the badly ventilated halls and cells. The introduction of Ventilators, although good, is not sufficient to remove the pestiferous odors which fill the halls during summer nights. We had the sashes removed from the windows, but the result was trifling.

3. *Depression of Mind.* It will hardly be necessary to enlarge on this chapter. I will only say that during the ravings of delirium the convict's mind rests upon his crimes and the fear of punishment. How can it be otherwise, but that during his sane moments he is pondering over them, and over his own powerless condition. We observe this most strongly in those condemned for life, or for a long period of their existence. Among the dead we meet with a large proportion of these latter two categories.

4. *Excessive Heat, long continued.* It is a known fact, that the blood looses a great deal of its fibrine, in warmer climes, and is richer in it in the north. Then let us reflect on the past summer. The heat was as great and of as long a duration as in the South, wherefore, from the afore-mentioned reason, diseases assumed a Southern character, and became more malignant. Here, to prove this assertion, I will mention that in Putrid Fever, that is, "Acute Scurvy," after death, the organs exhibited nearly the same phenomena as those of persons who die of Yellow Fever. A conspicuous resemblance to it bore the heart, liver, spleen, and the blood. During life-time it is very difficult, but after death easy to distinguish between Typhus Abdominalis and Acute Scurvy. I have held post-mortems over nearly every person who died since my installation, and, therefore, know absolutely that my diagnosis as to the existence of Scurvy in the Ohio Penitentiary was correct.

Since my installation I caused to be kept perfect records of diseases, and their treatment, as also of post-mortem examinations. The following Statement exhibits the number of deaths occurring since July 1st, until November 15th :

DISEASE.	NO.
Apoplexy	1
Acute Scurvy, or Putrid Fever	21
Congestive Intermittens and Scurvy	4
Concussion of Brain	1
Cholera Typhus	2
Chronic Gastritis and Marasmus	2
Chronic Endocarditis and Scurvy	1
Hydrops, from Scurvy	1
Phthisis Pulmonalis	1
Typhus Abdominalis	2
Sun Stroke	1
	37

Of those that died, about one-fourth died, not from the first attack, but several of them lay for a very long period, until exhausted nature, at last, fell from repeated relapses.

Of the above number three were in a dying condition on my entering on my duties.

Yet a few words about the other diseases.

There are a very great number of chronic diseases in this Institution, a greater number than ought to be expected. These form a ready receptacle of all dangerous maladies, and therefore the recruiting corps of acute diseases and death. Cholera, during the last summer, made its appearance again in our city, and many fell its victims in the Northern portion (the same in which the Penitentiary is located). In the latter a good number were suffering from the first stage of this disease (as you will perceive in the respective table), but only two died of it. At the time of its existence I only mentioned the fact to the President of the Board of Directors, and kept it from the knowledge of the Officers and prisoners, in order to avoid unnecessary alarm. You find it designated as Chlorine.

Intermittens held a strong sway. The congestive form appeared in various garbs, either as Cerebral, or Pulmonal-Intermittens, or in the form of Diarrhœa, particularly nocturnal; Hemicrania, or even as Dysentery. The common, or so-called, Abdominal-Ganglia Intermittens (from its localization), appeared very strong. I observed particularly that the men of the first range suffered much from it. Some of them having it even four times, whilst those of the upper ranges were less liable to relapses.

Dysentery was likewise strongly represented. Although there occurred some very severe cases, we lost none with this disease.

Phlegmon appeared like an enigma. It generally chose the hands and arms of convalescents from Putrid Fever, as late even as four or six weeks after their convalescence. The arm swelled in several cases, so much so that it fairly resembled Elephantiasis (certainly only "en miniature"). All were manageable, although dangerous and threatening.

It is necessary to remark "that a great number of men labored under several diseases within one month." This will account for the large number of diseases treated.

For the kindness shown to me by you during these trying months, gentlemen, I tender you herewith my sincere gratitude.

I must here acknowledge the aid rendered me by Dr. Trevitt, whose friendly counsel I ever shall remember.

I can not close without mentioning Mrs. Wright, the Matron of the Female Department, and Mr. Demur, the officer in the Hospital. Both have done all in their power to aid me in the discharge of my duty.

As regards the Hospital itself, I must remark that it is faulty in its construction, as malignity of diseases must increase when those of different nature are thrown together.

The accompanying tables will exhibit the state of disease and health in this Institution.

In regard to the Diary of the Weather I must remark that the direction of the wind could not be given, as there is no weather-cock in the Prison. The thermometrical ranges are, throughout the summer, 10 deg. lower than in any other part of this city, on account of the position of this instrument. Even the thermometer at the lodge shows this discrepancy.

Respectfully,

A. DE LEZYNSKI, M. D.,

Physician Ohio Penitentiary.

Columbus, November 15th, 1854.

DISEASES treated in the Hospital of the Ohio Penitentiary, during the following Months of 1854.

NAMES OF DISEASES.	July.	August.	September.	October.	November.
Abcess .....	....	....	1	....	....
Acidity of Stomach.....	1	1	1	....	....
Amenorrhœa .....	....	....	....	....	1
Amaurosis.....	....	....	....	1	....
Amputation of Finger.....	....	....	1	....	....
Anthrax .....	....	2	....	....	....
Acouchement.....	....	1	....	....	....
Apoplexy	1	....	....	....	....
Asthma .....	....	....	2	4	....
Catarrh	9	20	17	12	6
Cataract .....	....	....	....	1	....
Cephalalgia, chronica.....	....	....	....	3	....
“ recent	3	5	6	3	....
Cholérine	33	7	8	....	....
Cholera, Typhoid.....	....	....	2	....	....
Conjunctivitis	3	5	2	2	1
Colic	1	2	2	2	....
Cogestio Cerebri.....	....	....	....	1	....
“ of Kidney.....	2	....	....	....	..
Constipation	30	....	41	17	7
Diabetes mellitus.....	1	....	....	....	....
“ insipidus.....	....	2	1	2	1
Diarrhœa	122	53	108	38	7
Dysuria.....	2	1	....	....	....
Dysentery, common.....	16	27	31	92	4
“ scorbutic .....	....	1	4	1	....
Dyspepsia	4	1	....	....	....
Endocarditis	1	1	....	....	....
Epilepsy	1	1	1	1	1
Erysipelas.....	4	6	1	....	1
Exarticulation of Finger .....	....	1	....	....	....
Extirpation of Tumor.....	....	....	1	....	....
Fistula in Ano	1	3	1	1	1
Gastritis, chronic	4	....	1	3	2
Gastro-enteritis	1	13	3	....	....
Gastro-ataxia .....	....	....	....	7	3
Gastro-dynia.....	15	2	2	6	....
Gastralgia	13	8	2	3	....
Gonorrhœa, secondary.....	2	....	....	....	....
Hæmoptysis	1	1	....	....	....
Hæmorrhoids	1	....	....	1	1
Hepatalgia	2	5	3	1	....
Hemicrania Scrobutica.....	....	....	....	1	....

DISEASES—*Continued.*

NAMES OF DISEASES.	July.	August.	September.	October.	November.
Hemicrania, rheumatica.....	....	....	....	1	....
Hypertrophy of Heart.....	....	....	1	....	....
Herpes excedens.....	....	1	....	....	....
Hernia inguinalis.....	5	....	....	....	....
Hydrops from Scurvy.....	1	1	2	2	....
Indigestion.....	2	5	1	....	....
Inflammation of glands.....	6	8	1	8	1
“ of synnov. membranes.....	1	1	....	....	....
Insomnia.....	....	....	....	1	....
Intermittens, congestive.....	2	13	35	44	11
“ of abdom. ganglia.....	39	57	247	196	25
“ with Scurvy.....	....	....	43	1	....
Lientery.....	....	....	....	1	1
Masturbation.....	6	4	15	....	....
Menorrhagia.....	1	1	....	....	....
Necrosis of Tibia.....	....	1	....	....	....
Nephritic disease.....	1	2	3	1	....
Neuralgia.....	....	1	....	....	....
Ophthalmia.....	4	1	....	....	1
Otitis, chron.....	....	....	....	2	1
Otorrhœa.....	....	....	2	....	1
Pericarditis, chronic.....	1	1	....	1	1
Phlegmon.....	2	4	9	6	5
Phthisis pulmonal.....	1	....	1	1	1
Pleurodynia.....	9	12	1	3	5
Pleuritis.....	....	....	1	....	1
Pretenders.....	25	11	8	8	5
Poisoning with Tobacco.....	....	1	....	....	....
Remittens.....	....	4	....	....	1
Rheumatism, articular.....	....	2	....	9	5
“ with Scurvy.....	....	....	....	2	....
Scurvy, acute, vulgo Putrid Fever.....	....	29	24	3	1
Scurvy, chronic.....	160	112	377	154	18
Splenitis, chronic.....	1	....	....	....	....
Sun-stroke.....	1	....	....	....	....
Suicide, attempt at.....	....	....	2	....	....
Syphilis, secondary.....	15	14	15	8	4
“ “ with Scurvy.....	2	....	....	1	....
Sudor, nocturnal.....	....	....	....	7	....
Torpor, general.....	20	27	24	18	....
“ of Liver.....	3	4	3	1	....
Tonsillitis.....	4	2	....	....	....
“ Syphilitica.....	....	1	....	....	....
Typhus, abdominal.....	1	1	2	3	....

DISEASES—Continued.

NAMES OF DISEASES.	July.	August.	September.	October.	November.
Wounds, of foot.....	....	1	1	....	....
“ of face.....	1	....	....	....	....
“ of finger.....	3	....	....	....	....
“ gun-shot.....	1	1	1	1	1
“ punctured, of left thorax.....	....	....	1	....	....
	592	492	1052	686	125

DAILY REPORT of Sick and Invalids in Hospital of Ohio Penitentiary
for the following months of 1854.

Day of Month.	In Bed.	Outside.	Total.	From Shops.	Total.	Day of Month.	In Bed.	Outside.	Total.	From Shops.	Total.	Day of Month.	In Bed.	Outside.	Total.	From Shops.	Total.
July 1	5	13	18	14	32	August 1	11	23	34	22	56	Sept. 1	16	40	56	11	67
2	5	2	7	...	7	2	11	25	36	10	46	2	17	32	49	12	61
3	6	17	23	16	39	3	13	25	38	12	50	3	17	32	49	23	72
4	5	13	18	33	51	4	13	21	34	17	51	4	17	43	60	31	91
5	4	14	18	35	53	5	10	24	34	11	45	5	25	43	66	10	76
6	3	14	17	19	26	6	10	24	34	24	34	6	24	49	73	15	88
7	4	13	17	15	32	7	7	28	35	6	41	7	18	44	62	16	78
8	5	10	15	14	29	8	6	23	29	8	37	8	18	48	66	16	82
9	5	10	15	4	19	9	10	14	24	14	38	9	21	55	76	18	94
10	6	11	17	17	34	10	9	18	27	12	37	10	21	55	76	22	98
11	6	12	18	14	32	11	9	20	29	12	41	11	22	68	90	...	90
12	7	6	13	14	27	12	8	23	31	10	41	12	23	65	88	...	88
13	8	11	19	11	30	13	8	23	31	4	35	13	25	48	73	15	88
14	7	13	20	11	30	14	12	26	38	16	54	14	25	50	75	17	92
15	6	11	17	18	35	15	14	25	39	15	54	15	25	58	83	12	95
16	6	11	17	4	21	16	13	19	32	17	49	16	15	56	71	...	71
17	8	20	28	23	51	17	13	22	35	11	46	17	15	56	71	...	71
18	9	15	24	28	52	18	12	25	37	13	50	18	20	24	44	41	85
19	8	16	24	17	41	19	11	24	35	12	47	19	20	36	56	9	65
20	8	21	29	8	37	20	11	24	35	191	202	20	20	35	55	17	72
21	9	27	36	11	47	21	17	22	39	11	50	21	19	30	49	13	62
22	11	20	31	17	48	22	15	22	37	11	48	22	18	30	48	17	65
23	13	22	35	17	52	23	18	22	40	3	43	23	17	27	44	17	61
24	13	22	35	9	44	24	17	15	32	4	36	24	17	27	44	...	44
25	10	22	32	45	77	25	21	27	48	7	57	25	25	15	40	33	73
26	10	17	27	12	39	26	17	21	38	7	44	26	22	25	47	10	57
27	10	15	25	12	37	27	18	20	38	9	47	27	20	24	44	26	70
28	10	15	25	17	42	28	19	20	39	18	57	28	16	37	53	12	65
29	10	18	28	14	32	29	18	22	40	18	58	29	19	35	54	14	69
30	10	18	28	13	41	30	16	21	37	14	51	30	18	27	45	21	66
31	11	20	31	34	65	31	16	28	44	12	56						
Total.....					1202	Total.....					1603	Total.....					2255
Daily average.....					39	Daily average.....					52	Daily average.....					75

DAILY REPORT—Continued.

Day of Month.						Day of Month.						Day of Month.											
		In Bed.	Outside.	Total.	From Shops.			In Bed.	Outside.	Total.	From Shops.			In Bed.	Outside.	Total.	From Shops.	tal.					
Oct.	1	18	27	45	..	45	Oct.	17	23	38	61	8	69	Nov.	1	25	18	43	10	53			
	2	20	16	36	24	60		18	25	35	60	22	82		2	21	20	41	3	44			
	3	21	26	47	14	61		19	26	39	65	12	77		3	21	20	41	15	56			
	4	23	28	51	8	59		20	26	42	68	12	80		4	23	22	45	4	49			
	5	24	28	52	17	69		21	25	42	67	5	72		5	23	22	45	2	47			
	6	24	33	67	1	68		22	25	42	67	..	67		6	21	18	39	5	44			
	7	22	31	53	22	75		23	28	29	57	12	69		7	22	17	39	14	53			
	8	20	28	48	12	60		24	27	28	55	20	75		8	23	16	39	7	46			
	9	28	28	48	24	72		25	25	30	55	11	66		9	20	20	40	13	53			
	10	22	30	52	22	74		26	24	29	53	14	67		10	20	20	40	7	47			
	11	21	33	54	16	70		27	27	21	48	21	59		11	18	20	38	10	48			
	12	25	25	50	21	71		28	25	18	43	23	66		12	18	20	38	9	47			
	13	27	29	56	12	68		29	25	18	43	12	55		14	18	16	34	5	39			
	14	27	28	55	13	68		30	22	19	41	17	58		14	19	11	30	11	41			
	15	27	28	55	11	66		31	24	20	44	16	60		15	18	12	30	15	45			
	16	23	31	54	13	67																	
Total											2075		310 272 582 130 712										
Daily average											67		Daily average..... 47										

DAILY and Monthly patients treated in the Ohio Penitentiary during following months in 1854.

Months.	Inside Hospital.	Outside Hospital.	Total.	From Shops.	Total.
July, 1854.....	238	469	707	502	1209
Daily average.....	8	15	23	16	39
August	403	696	1099	550	1649
Daily average	13	22	35	18	53
September	595	1214	1806	448	2254
Daily average.....	19	40	60	15	75
October	714	899	1650	435	2085
Daily average.....	23	29	52	14	66
November	310	272	582	130	712
Daily average.....	21	18	39	9	48

ANNUAL REPORT

OF THE

SCHOOL COMMISSIONER,

FOR THE YEAR 1854.

HON. WILLIAM MEDILL,

Governor of Ohio :

The first Annual Report of the undersigned, as State Commissioner of Common Schools, is herewith presented, in pursuance of Section 55 of "An act to provide for the reorganization, supervision and maintenance of Common Schools," passed March 14, 1853, which directs the enclosed Report to be made to the General Assembly, if that body is in session, on the twentieth of January, and when not in session on that date, "to the Governor, who shall cause the same to be published, and shall also communicate a copy thereof to the next General Assembly."

The statistics and statements, herewith submitted, relate exclusively to the year terminating with the month of December, 1854, and whenever reference is made to the educational transactions of 1855, the fact will specifically appear.

The appropriations to the purposes of education in Ohio, during the year 1854, have consisted of the following items :

Amount of State School Fund apportioned to the counties, according to the enumeration of its unmarried youth, between the ages of five and twenty-one years, being at the rate of \$1,37 ⁷⁰ / ₁₀₀ per capita	\$1,118,089 02 ¢
Interest paid to the counties on School and Trust Funds, held by the State as a permanent loan from the counties to which they belong	112,463 65 ¢
Amount of School District Library Fund distributed to the counties according to their enumeration of youth	55,904 45 ¢
Township assessments for School House construction, wages of teachers in addition to State Fund, fuel, and miscellaneous expenses*	980,000 00 ¢
Total amount of funds and property appropriated	\$2,266,457 12 ¢

The enumeration of youth of school age, as certified by the County Auditors, upon the returns of township clerks, furnishes an aggregate of 816,408, or 4,451

*The returns by County Auditors make this amount \$890,737, but the levy was for \$967,096 06, and the sum collected may be safely stated as above.

more than for 1853. The statistics furnished by Boards of Education, under this head, do not exactly accord with the foregoing aggregate, being 414,519 white males, 392,831 white females; 4,919 colored males, and 4,837 colored females. Total 817,106.

There are 1,514 Boards of Education in the State, of which 104 may be termed special districts, consisting of cities, towns or villages, with a population exceeding three hundred. The townships are divided into 11,365 sub-districts, of which 1,305 are supposed to be fractional districts.

The number of School Houses in the State is about 10,300, estimated to be worth \$3,704,720 90. Of these 770 have been constructed during the past year, at a cost of \$346,944, being an average of \$451.

The returns show the number of Common Schools to be 13,914; in which 9,902 male teachers and 8,502 female teachers have been employed, receiving respectively \$23 and \$13 per month for their services. The total attendance in Common Schools has been 601,559, (although the number returned as enrolled is 612,185,) while the average daily attendance has been 362,514. Winter Schools have been taught 33,221 months, or an average of $3\frac{3}{17}\frac{6}{17}$ months, and Summer Schools 25,861 months, or an average of $2\frac{6}{17}\frac{2}{17}$ months. Total average for the year $5\frac{2}{17}\frac{5}{17}$, or almost six months.

It is impossible to present an accurate statement of the total amount paid teachers. The returns warrant the following statement:

Amount paid male teachers in Common Schools.....	\$867,257	31
“ “ female “ “ “	455,235	10
“ “ male “ High Schools.....	27,169	68
“ “ female “ “ “	8,205	62
“ “ male “ Other Schools.....	5,128	50
“ “ female “ “ “	1,435	00
<hr/>		
	\$1,364,431	21

Or only \$133,878 53 more than the amount of the State School and Special Trust Fund distributed to the counties. The returns of county auditors show that the township assessments for the purpose of prolonging schools seven months amounted to \$404,378 81—thus leaving \$270,500 28 unaccounted for. The addition of the sum last named to the amount of the foregoing statement would indicate more accurately the total amount of teachers' wages during the past year, to wit: \$1,634,931 49; while the financial statements of County Auditors show the total amount of funds applied in 1854 to the support of schools to have been \$1,684,694 36 1, or \$2 07 5 per scholar.

Still less satisfactory are certain other school statistics, which are included in the annexed tables, with the following results: Number of pupils who can read and write, 394,456; number engaged in the study of Orthography, 385,912; of Arithmetic, 226,289; Grammar, 61,027; Geography, 93,384; Algebra, 5,776; Geometry, 1,037; Chemistry, 1,033; Philosophy, 4,729; Astronomy, 845; Surveying, 494; History, 6,805.

Of the 1,514 Boards of Education in the State, 1,113 return the amount collected for building and repairing school houses, fuel, &c., at \$416,359 19 9; and 993 return \$404,378 81 2 as the amount of special school tax collected to keep up school seven months of the year. The aggregate is only \$820,738, while the Auditor of State has official evidence that the amount of special township School tax assessed for both the purposes above named, amounted to the sum of \$987,696 06.

There are 57 High Schools in the State, employing 71 male and 63 female teachers. The former receive an average of \$58 a month or an aggregate of \$27,169 68; while the monthly compensation of female teachers in High Schools is \$28 50, or an aggregate of \$8,205 63. The number of scholars enrolled was 2,414 males and 2,197 females; average daily attendance, 2,258 males and 1,496 females. High schools are in session ten months of the twelve almost universally. The amount of taxes collected for their support in the year 1854 was \$25,232 35 6.

Reports have also been received from 48 Colored, and 16 German, and German and English Schools, the statistics of which present average results, similar to the common schools of the State.

The basis of the foregoing summary is appended in the tables annexed, marked A, B, C, D. It will be seen that the returns from the counties, though fuller than formerly, are yet very incomplete. Indeed, they furnish only the elements of calculations as to what the statistics probably (not what they actually) are. To remedy these deficiencies the undersigned proposes to furnish blank forms for the reports of the ensuing year; and if former omissions are not hereafter supplied there will be no excuse against the firm enforcement of the forfeitures contemplated by the School Act for the neglect of local officers to make the prescribed returns.

GENERAL REVIEW OF SCHOOL LEGISLATION.

The public provision for the support of schools in Ohio, rests upon strong constitutional grounds. Whenever the legislator has been summoned to frame the organic law of the State, universal education has been recognized as a right of the people and a duty of government. Thus in 1785, when the Revolutionary Congress enacted the first Ordinance for the survey and sale of Western lands, one thirty-sixth of every township was expressly reserved from sale "for the maintenance of Public Schools within the said township." The Territorial Ordinance of 1787 proclaimed, as an article of compact between the original States and the people and States in the territory north-west of the river Ohio, that "schools and the means of education shall forever be encouraged." The Ohio Constitutional Convention of 1802 repeated the injunction, but with a significant addition, namely, that "schools and the means of instruction shall forever be encouraged *by legislative provision*, not inconsistent with the rights of conscience;" and firmly resisted the overture of Congress, that the purchasers of lands from the central government should be exempted from taxation thereon for a limited period, until the donation of lands for the use of schools was extended to one thirty-sixth of the whole area of the State. The same patriotic body, by a farther provision, securing to the poor in the several counties and townships equal participation in the schools, academies, colleges and universities within the State, endowed in whole or part from the revenue arising from donations made by the United States, and providing that the doors of these institutions should be open without distinction or preference, clearly indicated a hope and purpose, that the Common School system of Ohio should be adequate to afford a liberal education, not merely the rudiments of education, to the whole population. The basis of such an expectation, aided by "legislative provision," was certainly munificent—711,871 acres donated for the use of schools, and university grants of 69,120 acres, which, if estimated at \$17 15 per acre (the average appraisement of real estate in 1853,) would have constituted a Common School capital of \$12,279,774 75, and University endowment of \$1,185,408. We are witnesses to the historical fact, that a fourth of these amounts has scarcely been realized, yet to the generation immediately subsequent to the Revolution, who were accustomed to regard the public domain as a fruitful source of revenue, the donations of Congress for the support of schools seemed to justify sanguine anticipations by the framers of the Constitution of 1802.

The Constitution of 1851 attests the same disposition on the part of the delegates who proposed, and the people who adopted that instrument. Article VI, while it secures the inviolability and permanence of the School Trust Funds, and directs the faithful application of the interest arising therefrom to the specific objects of the original grants and appropriations, also requires the General Assembly to "make such provision by taxation or otherwise, as with the income arising from the School Trust Fund, will secure *a thorough and efficient system of Common Schools throughout the State.*"

Such is the constitutional record of the State of Ohio, on the subject of public instruction. How far the Legislative bodies assembled under the Constitution of 1802 fulfilled the intention of its framers, it is unnecessary now to consider. Our history, until recently, was that of a pioneer people, subduing dense forests, and bending their utmost energies to establish communications between frontier settlements and the open markets of the world. Such a struggle is, in itself, an invaluable school of character; but when the victory over material obstacles is once achieved, and towns and cities succeed the solitudes of primeval forests, with the possession of many advantages and comforts, society invariably finds itself environed by perils unknown to its earlier career. Education then becomes a public necessity; the duty of co-operation by the State is admitted to be a measure of self-protection, and, where the right of suffrage is universal, even of self-existence. An enumeration of the periods, in which substantial legislation for the encouragement of Common Schools has occurred—namely, in 1821, providing for the erection of school districts, the election of school committees and taxing the property of all within the district for school purposes; in 1825, containing the earliest provisions for a county tax of half a mill on the dollar for school purposes, and for the appointment of county examiners; in 1836, when the county tax, which had been gradually increased, reached one and a half mills, with an additional half mill at the option of the commissioners; in 1837, when an act was passed, creating the office of State Superintendent, so ably and usefully filled by the late Samuel Lewis for three years thereafter; in 1838, when the system was carefully revised, establishing a State Common School Fund of two hundred thousand dollars to be distributed among the several counties according to the number of youth therein, increasing the county tax to two mills, requiring township clerks and county auditors to act as local superintendents, and renewing the provision for three county examiners—these dates, and the legislation associated therewith, it will be observed, constitute the clearest illustration of the connection between the material development of the State and the moral and intellectual wants of the people. The wilderness and the war of 1812, engrossed all regards and all resources, until a second generation appeared upon the stage of action; but between 1820 and 1840, the foregoing outline reveals a forward movement of the public mind, valuable in all its consequences, and very significant of the condition and prospects of the community. During the next ten years, it is true, the school system suffered a re-action in consequence of the universal depression in business which prevailed. This re-action reached its lowest point in 1847, when the county levy of two mills for school purposes was reduced to two-fifths of a mill; but in 1848 the latter provision was repealed, and the county commissioners were authorized, but not required, to levy as high as one mill; while in 1851 the commissioners were required, not merely authorized, to levy a county school tax of *not less* than one mill on the dollar, and the Common School Fund, designed for general distribution, was increased from \$200,000 to \$300,000.

At this juncture, it became the duty of the first General Assembly convened under the Constitution of 1851, to obey the injunction of the sixth article already quoted. Since 1838, the legislation of the State had become so confused, that a universal demand existed for a digested school code; and the General

Assembly, in furnishing such a code, determined to modify some features of the existing system. The act of March 14, 1853, in many respects, is simply a revision, without material change, of acts thereby repealed. The prominent provisions which are new—improvements in the estimation of those who advocated and enacted the law—may be stated as follows:

1. A State School Tax was substituted for the county tax—the amount of the assessment being a point of detail, not necessary to be considered in the present connection.

2. A Township Board of Education, consisting of a representative from each district (or sub-district, in the language of the act) succeed to the power, previously vested in the township trustees, of making or altering districts, and are entrusted with the general administration of schools in the township, the assessment of the taxes requisite for the construction and repair of school-houses, the selection of their sites, the title, care, and preservation of all school property, and kindred duties not inconsistent with those enjoined upon the local directors in each sub-district.

3. "Free education to all the youth of the State," and the abolition of rate bills.

4. A fund of one-tenth of a mill yearly "for the purpose of furnishing school libraries and apparatus to all the common schools in the State."

5. The supervision of the system by a State Commissioner of Common Schools.

There are other features of the law, such as the delegation to the Township Treasurer of the duties formerly imposed on District Treasurers—the organization of towns and villages as special districts, in pursuance of the policy of the Akron School Law, and other similar acts—the election of Local Directors, one each year, to serve three years, instead of displacing the entire body annually, &c., &c. The foregoing points are prominently enumerated, because the undersigned is aware that they are occasionally referred to as improper innovations, and further discussion from him may be expected upon the propriety of those provisions. To such an inquiry a few paragraphs will be devoted.

THE STATE SCHOOL TAX.

An assessment upon the grand list of taxable property, and the annual distribution of the amount collected to the several counties of the State in proportion to the enumeration of youth in each, has taken the place of the county tax for school purposes. So far as the State, by the legislation of the General Assembly, becomes an auxiliary of Popular Education, there is a manifest propriety in a general levy and assessment, collected in the same manner as other State taxes. The Judiciary is thus supported, although the terms of courts vary greatly in different localities; the burthen of the public debt is not apportioned upon the districts whose resources have been developed by the construction of the Public Works; and, in accordance with these analogies of our financial system, the General Assembly determined that the taxation requisite to secure a thorough and efficient system of common schools throughout the State, should constitute a General School Fund, to be distributed among the counties according to the number of youth of school age. The consequence is, and herein is the only objection to the substitution of a State for a county school tax, that some counties pay more than they receive, while a far greater number gain by the arrangement. Thus, in the first year of the present school act, the joint operation of a two-mill levy for school purposes on the grand list of taxable property, and its distribution in proportion to the enumeration of scholars, was as follows:

LIST OF COUNTIES, which received more than they contributed to the State School Fund, with the amounts annexed.

Adams	\$4,185 23	Hancock	4,914 41	Ottawa	910 89
Allen	4,723 36	Hardin	1,876 50	Paulding.....	734 00
Ashland	1,910 72	Henry	1,728 47	Perry	3,430 15
Ashtabula....	3,497 82	Highland....	817 74	Pike	1,385 03
Athens	6,972 59	Hocking.....	5,286 99	Putnam.....	2,743 41
Auglaize	3,641 58	Holmes	3,316 34	Richland.	1,585 48
Belmont.....	1,328 75	Jackson.....	4,804 80	Sandusky	3,014 71
Brown.....	1,748 74	Knox.....	1,082 18	Scioto	1,280 09
Carroll	2,635 17	Lake	541 79	Seneca.....	1,140 65
Clermont	529 07	Lawrence ...	4,221 33	Shelby	1,495 42
Coshocton ...	2,634 81	Logan	1,133 98	Trumbull	234 23
Crawford.....	2,225 02	Lorain	1,193 91	Tuscarawas...	4,553 64
Cuyahoga	1,540 25	Lucas	1,777 78	Union	2,914 38
Darke.....	3,112 47	Medina	2,380 72	Van Wert	2,368 84
Defiance	2,346 88	Meigs	5,346 81	Vinton.	3,622 77
Delaware.....	438 57	Mercer	2,835 23	Washington ..	6,967 91
Fulton	3,578 70	Monroe	8,733 60	Wayne	1,171 78
Gallia	4,655 30	Morgan	7,457 22	Williams.....	3,812 61
Geauga	941 12	Morrow.....	1,939 34	Wood	3,462 02
Guernsey.....	3,951 12	Noble	5,687 47	Wyandot.....	1,164 19

LIST OF COUNTIES, which contributed to the State School Fund more than they received, with amounts annexed.

Butler	9,521 75	Hamilton....	71,163 42	Montgomery ..	12,219 62
Champaign ...	1,937 02	Harrison	540 87	Muskingum...	3,598 47
Clark.....	7,120 50	Huron	7 72	Pickaway	9,071 98
Clinton	940 22	Jefferson	2,654 09	Portage.....	2,006 93
Columbiana ..	279 02	Licking	1,763 01	Preble.....	4,154 34
Erie	232 89	Madison	3,263 14	Ross	6,017 52
Fairfield	1,957 90	Mahoning ...	978 86	Stark.....	3,265 57
Fayette	1,239 44	Marion	704 53	Summit.....	520 17
Franklin	12,880 07	Miami	1,610 53	Warren	6,698 13
Greene	7,119 14				

It is not proposed to extenuate these facts—on the contrary, the foregoing figures are presented as the best commentary upon the wisdom and magnanimity of the rule recently adopted. What citizen of the wealthy counties last enumerated will begrudge the aid thereby extended to districts of the State less favored by situation, means of communication, or by natural features of the country? Property is recognized in the constitution as the basis of taxation—'taxation' is enjoined upon the General Assembly as a prominent means of affording thorough and efficient instruction to the youth of the State: and if property is amassed in towns or cities, the law should not be restrained by county lines from equalizing the appropriation for school purposes—extending its benefits uniformly, or, in the language of the Constitution, "throughout the State."

Is it not reasonable to suppose, that Hamilton county, and especially the city of Cincinnati, will regard the distribution of her munificent largess in eleven counties of North-Western Ohio, and the border counties of the Ohio river as far as

the Muskingum, not only as a wise measure of public policy, but as sure to be returned at no distant day by the increase of productive energy, which is an obvious result of general education? Nor will Franklin county be dissatisfied because Fulton, the average value of whose lands is \$2,85 per acre, receives an educational surplus of \$3,578 70, or about one fourth of the amount contributed by the seat of government beyond the sum received. Montgomery and Preble also—seated in the heart of the Miami Valley and enriched by the construction of the Miami Canal—certainly have no just cause of complaint, when, by a glance on their parallel of latitude to the eastern border of the State, it is found that Monroe and Noble, counties almost mountainous in surface, and situated beyond the incidental benefits of the Public Works, are the recipients of most of the amount contributed by the former counties. By a similar principle of compensation, Ross, Pickaway and Fairfield counties are charged with the educational surplus allotted to Pike, Jackson, Hocking and Perry counties—the fertile Pickaway plains aiding the adjacent highlands: Muskingum acknowledges her obligations to the Improvement of the river so called, by contributions to the schools of Guernsey and Belmont; and as we proceed northwardly, Stark, Summit and (since the appraisement of 1853) Cuyahoga—counties traversed and developed by the Ohio Canal—are found to equalize the resources of the adjacent counties of the Lake coast.

The city of New York, since the establishment of a State school tax of \$800,000, contributed \$200,000 in 1851, and \$130,000 in 1853, more than was distributed back to her schools, but no dissatisfaction was expressed. Experience has shown that the men of business in that city are mostly drawn from the rural districts, and New York will thus be compensated, at no remote day, for whatever aid was afforded to their education in early life: besides the benefits which every commercial center derives from the intellectual progress of the community in which it is situated. These remarks are applicable to the city of Cincinnati, whose interests are closely associated with every portion of Ohio, and also to the other prominent cities and towns of the State.

Again, it is capable of demonstration, that where population is dense, the cost of an educational system is reduced by the construction of Union School Houses, a careful gradation of schools, and the exclusive employment of female teachers in the subordinate departments. "No one," remarks Mr. Henry S. Randall, late superintendent of the Common Schools of New York, "familiar with the subject of education, need be informed of the superior advantages in point of economy, classification, and effective action, which large schools possess, where the density of population admits of them, over small schools." Unquestionably, the amount received by the cities and towns, where wealth supplies the educational surplus in question, is fully as available to them for school purposes, as a much larger amount would be when expended in the agricultural districts of the State.

There is another consideration, which the undersigned feels bound to adduce in favor of the present rule of taxation and distribution for school purposes. Allusion has already been made, with no invidious motive, to the unavoidable inequality of benefits conferred upon different counties by the construction of our canals, and the coincidence noted, that the late distribution of the State School Fund restores, in some measure, the equilibrium of public burthens between localities less benefited, but equally taxed on account of the State debt contracted for Internal Improvements, and those counties which are more fortunately situated at the central points of canal navigation. Of the counties named above, which pay more than they receive, those traversed by the Miami Canal, the Hocking and Muskingum Improvements, and the Ohio Canal, contribute the aggregate amount of \$148,246 04, while the other counties in the list, not thus situated, contribute only \$33,178 51. Confining our attention to those counties which may be said to in-

close the canals, it will be proper to remind any, who may feel aggrieved by the appropriation of such a sum beyond the limits of the counties raising the same, of the disposition originally made in 1837, of the United States Revenue, and subsequent legislation on that subject.

Congress, in 1836, passed an act directing the deposit with the States, in proportion to their respective representations in the Senate and House of Representatives, of the revenue which might be in the Treasury of the United States on the first day of January, 1837, reserving the sum of five million of dollars. The sum appropriated to Ohio, upon the terms and conditions contained in the act, was \$2,007,260 34, and at the Legislative session of 1836-7, an act was passed, providing for its deposit and investment in the counties according to their population of "white male inhabitants over the age of twenty-one years," and that "the net annual income thereof should be applied to the support and encouragement of Common Schools within the State," and for other purposes designated in the act. A Board of Fund Commissioners, appointed by the County Commissioners, were authorized to make loans at six per cent. in certain cases to the County or State, and to individuals, on real estate securities, at an interest not exceeding seven, or less than six per cent., returning the income of these loans annually to the County Treasurer, who was required by section 16, to "pay over to or account with the State Treasurer, as for so much money received for his proper county for school purposes, such sum as would be equal to five per cent. on the amount received by such county." Section 17 directed that the funds thus received should be paid out of the State Treasury to the counties entitled to receive the same, as other school money was paid to the respective counties. By another act, passed March 19, 1838, the Fund Commissioners were authorized to retain whatever income should exist, after making the annual payment of five per cent. to the State School Fund, and invest the same in profitable stocks or mortgages, and to fund annually the dividends and interests of the investment so made to accumulate, as a permanent fund for the support of schools, or for the promotion of internal improvements, or for the building of academies in their counties. The fund last named, so far as permanently invested by the counties, may now be appropriated (see acts of Feb. 8, 1847, and Feb. 16, 1849, *Swan's Revised Statutes*, p. 863, note a), to the encouragement of Teacher's Institutes.

Such an application of the United States Revenue Deposit corresponded not only with the recommendation of Governor Lucas, in his message of December 6, 1836, but with the legislation of all the States distinguished for systems of public instruction. New York, Michigan, Wisconsin, and other States, have not disturbed these provisions, but Ohio, by the act of March 13, 1843, pledged and appropriated the amount of surplus revenue received from the United States, and the proceeds of Canal lands not otherwise pledged, for the redemption of the principal, after the year 1851, of a loan of one million five hundred thousand dollars, thereby authorized and applied to the payment of all sums due to the contractors on the public works of the State. By the act of 1843, and subsequent statutes, provision was made for the collection from the counties before 1850 (or at the utmost, 1852), of the surplus revenue, although section 11 postponed the diversion of the income of five per cent. from the School Fund until 1850. After the first of January, 1850, however, in the language of the fifth section, the surplus revenue was "held and appropriated to the redemption of the bonds issued under the provisions of this act, that were unredeemed at the time."

The original dedication of this fund to the encouragement and support of schools, was only modified by the obligation to redeem the principal of the seven per cent. stock issued in 1843, and redeemable in 1851; and even that obligation was shared in some degree by the lands which the General Government had donated to aid the public works of the State. This fact was recognized by the General

Assembly, when, in the revision of the School Law in 1851, the balance of the surplus revenue, after payment of the loan of 1843, was directed to be invested in the stocks of the State, and the proceeds appropriated to the State Common School Fund of \$300,000, for which that act provided in addition to a peremptory county tax of one mill; but two years thereafter, or simultaneously with the passage of the present School Law, an act was passed creating a Sinking Fund for the payment of the principal and interest of the Public Debt of Ohio, which (besides the constitutional appropriation and some other resources), devotes "*the principal and proceeds of surplus revenue loans to counties*" to the Sinking Fund. This disposition of the surplus revenue fund yet continues; the friends of schools do not urge its restoration, but would they not be justified in doing so, if those counties, which owe their rank on the grand duplicate to the construction of Public Works, should refuse their cordial acquiescence in the existing mode of raising and distributing a State School Fund? All the equities of the case were in favor of an income for the encouragement of schools of five per cent. (perhaps, under the act of 1851, of six per cent.), on a capital consisting of the original deposit (\$2,007,260 34), and the interest thereon at five per cent. for two years (\$301,089), and amounting to \$2,308,349 34. Five per cent. on this sum would be \$115,417, and six per cent. (the rate paid from the State Treasury upon other School Funds), would have been \$138,403. Is it unreasonable, therefore, if the State at large cheerfully acquiesce in the absorption of this income for the payment of the public debt, that the counties on the line of the public works should disclaim all desire to reclaim their annual contribution of \$148,246 04, from its present mission of usefulness beyond their county lines? Fortunately, the commercial centers of the State, who are exclusively affected by a general distribution of the School Fund, are, without an exception, so sensitive to the merits of our system of public instruction—their citizens and authorities have so completely overcome former prejudices on the subject, that little doubt exists as to their ultimate response. No where, so readily, as in Cincinnati, Dayton, Columbus, Circleville, Chillicothe, Zanesville, and Cleveland, will the public intelligence assent to the sentiment expressed by Mr. Henry S. Randall, of New York (itself an epitome of the argument in favor of the Ohio School Fund), that "Government must abandon the theory that it is its province to educate the people, or it is bound, so far as laws can reasonably accomplish it, to make the burthens and benefits of any system which it employs for this object alike throughout every square mile, and between every individual within its borders."

TOWNSHIP BOARDS OF EDUCATION.

What more is necessary to be said in favor of this feature of the law, than to apply the considerations just adduced? If the benefits of the State School Fund ought to be equalized between the counties, then should the stronger districts of a township—those more favored by position and the wealth of their inhabitants—be equally willing to aid districts less fortunate. The first distribution of the State School Fund under the present act, was about one dollar and thirty-seven cents to each youth of school age; but the act authorizes the Township Boards to furnish suitable school houses, and provide the means for prolonging the schools after this State fund is exhausted. The theory of the law is, that these should be township charges—thus securing uniformity both in the conveniences for holding schools, and in the quality and quantity of instruction. Under the independent district system, there was great inequality in the educational privileges of the children of the several districts of the same township—in some, they uniformly had very good schools, and in others as uniformly poor schools. Then, also, Township Trustees were not a proper body to be entrusted with the important duty of alter-

ing or establishing districts. Only three in number, and elected on account of their qualifications for other services, they often yielded to improper applications either to multiply or change districts. A remedy was needed for these inconveniences, which the law aims to supply by establishing a representative body, composed of one local director from each sub-district, who shall have been selected by his fellow directors as clerk for the current year; and upon the Board of Education thus organized, are devolved all duties and functions which are *general* in their nature. Their powers tend to equality and uniformity of educational processes and privileges—a similar relation to the local directors of sub-districts, (to compare less with great,) as the Federal Government bears to those of the States. Besides the adjustment of boundaries, the construction, by uniform taxation, of school houses, and the supply, likewise by township taxation, of whatever funds are needed either for teachers' wages or ordinary expenses, it is made the duty of the Board, by section 13, to "prescribe rules and regulations for the government of all the common schools within their jurisdiction." This language is not very definite, and, in course of time and experience, will doubtless be limited, as above stated, to whatever is for the general welfare—leaving, as far as possible, the execution of those rules and regulations, and the particular management of the local interests and affairs of each sub-district, to the local directors of the same.

It is not a new proposition in Ohio to impart more uniformity and vigor to the schools by the agency of a single Board of Education. Within a few years, remarkable results have been attained by entrusting to such bodies in cities, towns and villages, the management and control of educational matters. It is difficult to believe that, as recently as January, 1838, Samuel Lewis, then Superintendent of Common Schools, should have thus expressed himself. "In towns and large villages," he writes in his first annual report, "the common schools are poorer than in the country. In the latter, neighborhoods depend more on them, and, of course, take a deeper interest in their control; while, in the former, there is too frequently, but little attention paid to these schools by persons able to provide other means of instruction. Private schools are considered the best, and being patronized by the wealthy, create a distinction that is ruinous. I am unwilling to repeat the remarks in reference to this point that I have often heard made; it may be sufficient to say, that, in many instances, the whole tendency is to bring the schools into disrepute, if not positive disgrace." Who is not a witness of the immense change in the condition and prospects of such schools? Now the Union Schools in towns and large villages, are models of efficiency and excellence, and the desire and labor of every friend of education, is, to bring the townships to the same advanced position. The erection of each township into a single district, the sub-districts of which, while administered by local directors, shall be under the impartial superintendence of a Board of Education—representing all interests and localities, but clothed with ample powers for vigorous usefulness—certainly seems to be a step in the right direction, and it is sincerely hoped and believed, that in this respect at least there will be no step backward.

From some quarters of the State, complaints have been received that the school act provides no compensation for the services of the members of Boards of Education; while, in other localities, much more time and labor is cheerfully tendered as a free will offering. Ohio legislation is not peculiar in this respect—in other States, school acts make a similar appeal to the patriotism and zeal of the citizen; and it may be safely assumed, that those persons, whose interest in the cause of education would induce them to decline compensation, will usually be most active in the discharge of the duties imposed by the law. Nevertheless, where, from peculiar circumstances, the inconvenience of many sessions, besides the semi-annual meetings in April and October, is felt to be burdensome, the law provides a

suitable relief. The last clause of section 13 provides, that "if the Board shall deem it necessary, they may appoint one of their number the acting manager of schools for the township, who shall do and perform all such duties as the Board may prescribe in relation to the management and supervision of the different schools, and the educational interests of the township, and may allow him a reasonable compensation for his services." Such a general manager, or Township Superintendent, would doubtless carry into full effect the wishes and views of the Board—his presence or agency could be readily secured by teachers and local directors—and it is highly probable, if more attention had been given to this part of the law during the past year, that such appointments would have proved acceptable to all concerned, and produced harmony of intercourse between Township Boards and local directors. If a township happens to contain a man universally acknowledged to be a proper trustee of its school interests, but few steps are requisite to obtain his services, thereby relieving the Board from merely administrative details, and imparting promptness and efficiency to their execution.

In a subsequent portion of this report, the views of the undersigned upon the powers and duties of Boards of Education in regard to the distribution of School Funds, the taxation for school house construction, and the gradation of schools within their jurisdiction, will be separately considered.

FREE SCHOOLS, ABOLITION OF RATE BILLS—THE PROPERTY OF THE STATE SHOULD EDUCATE ITS YOUTH.

It is everywhere becoming public sentiment, that Common Schools, to succeed in accomplishing their full mission, should be rendered free to all the youth of the State, without discrimination or distinction. It is but a few years since there was but one State in the Union, in which the Common Schools were free, but now they are free in ten or twelve of the States.

Formerly, it was believed that the cost of education should be regarded as a personal expense, to be defrayed by rate bills assessed upon those whose children attended school. This principle virtually excluded the children of the poor. To obviate this defect, the education of the children of those whose pecuniary means did not enable them to incur the expense of it themselves, was made to depend either upon public charity, or upon the power of school officers to exempt the indigent from the payment of tuition fees. Such exemptions, rendered the Common Schools, to some extent, *charity schools*, or schools for the *poor*, a feature which will disparage every system of public instruction, into which it is incorporated, because it is repugnant to the feelings of an American citizen. Experience has abundantly demonstrated the fact, that a system of Common Schools, with the charity principle engrafted upon it, will prove inefficient, and fail to accomplish the object at which it aims, because it tends to create distinctions hostile to the character and spirit of our institutions. It is insisted by some, who are not opposed to a system of free Common Schools, that the property in each school district should be charged with the entire support of its schools. But such a system will never find favor with the people generally, and, if established, would soon be abandoned as unjust and oppressive, owing to the wide difference among districts in regard to the amount of taxable property, as compared with the number of children or youth of school age, resident therein; for it is not difficult to find school districts in the State, containing nearly the same number of youth, but differing twenty-fold in respect to the value of their taxable property. To require the schools in each township, city, town, or incorporated village, to be *wholly* supported by a tax assessed upon its taxable property, would also prove unequal and oppressive, though not to the same extent as the district tax; for the taxable property in some townships is ten-fold greater than in others containing nearly the same number of

youth. Similar objections, but in a modified form, might be urged against a county tax for the support of the schools therein.

In view of all these circumstances, it is believed that the School Law of Ohio, has adopted the true principle, since it imposes the expense of its Common Schools, partly upon the property of the State at large, and partly upon that of the townships, cities, towns, and incorporated villages.

As it would be unjust to require each parent to pay for the entire cost of the education of his own children, so it would be, in some measure, unjust, to impose the whole expense of educating the youth in each school district, upon the taxable property therein; for, in the case of districts as in that of parents, some are abundantly able to support their schools, while others would be severely oppressed, if taxed for the entire expense. Hence, in most of the free school States, the Common Schools are sustained by a combination of State and local tax.

Every where, the conviction seems to be settling down upon the public mind, that the free school principle should be engrafted upon our educational systems, and that the funds necessary for their support, should be provided by a combination of State and County, or township tax, to be equitably levied on real and personal property, according to a fixed and uniform standard of valuation; and distributed, in both cases, according to the enumeration of youth of school age.

In short, the modern educational doctrine is: "*That the property of the State ought to educate the youth of the State.*" This is regarded as a sound principle, having the value of a *golden maxim*.

It is a principle which the people have, in effect, incorporated into the constitution of the State. In article 6, sec. 2, it is expressly required, that "the General Assembly shall make such provisions by taxation or otherwise, as with the interest arising from the School Trust Fund, will secure a *thorough and efficient* system of Common Schools throughout the State."

This language is too plain to be misunderstood. No feeble system, or half-way work, will comply with this wise and noble requisition. But how is such a system to be maintained? The constitution replies, by "taxation," to be levied by "uniform rule." The Legislature has, therefore, enacted a School Law establishing a general system of free schools, and imposing for their support, upon all the taxable property of the State, a State School Tax, on the broad principle, that the property of the State should be charged with the responsibility of educating the youth of the State. This system is based upon the principle, that there is no security for a Republic, but in the intelligence, wisdom, and virtue of the people; that "the power of self-defence, and self-protection, the power to cultivate and strengthen the powers of its own being, to improve its own nature, belongs as much to every government as to every man," and that the State is even more deeply and permanently interested in the education of its children than are their parents.

Property has its responsibilities as well as persons; and so has the State. In fact, the State is made responsible for the education of its youth, so far as a system of free schools can effect this object.

But it is sometimes urged by those who do not seem inclined to take a very comprehensive view of this matter, that the property of the State ought to be no more bound to educate the youth of the State than to clothe and feed them. This assertion embraces a sentiment, which, if not traceable to selfishness or an unphilanthropic disposition, is, at least, as unpatriotic as it is inconsistent with the best interests of the State, and the rising generation. *It is mind that makes the man, and not dollars.* And hence there is a wide difference between the mental and physical wants of our children. They have not the ability to judge of their mental needs, nor have they the power or the disposition, if left to themselves, to provide for such needs.

It is not denied that every parent is under obligation to provide, according to his means, for the education of his children ; but since all have not the means, and some have not the disposition, the State has provided a system of Free Common Schools, and declared that the expense of it shall be borne by the aggregate of taxable property within its limits.

In many instances, parents regard the mental culture of their children as a matter of but secondary importance, if they do not treat it with total neglect. What would soon be the mental and moral condition of our population, were the State to discontinue her parental care and guardianship of our free Common Schools ? This question is sufficiently answered by referring to the benighted condition of the masses in those States and Countries where no system of free schools has, as yet, been established.

The truth is, the State, as such, has a vital interest in this matter of popular education ; and is bound, in her sovereign capacity, to look to it. All her youth have a *God-given right to an education*—to such an education, moral, and mental, as constitutes a perfect manhood ; and, therefore, they have a claim, not only upon their parents, and the State, but upon the entire property of the State, to furnish them with all the requisite facilities for attaining to such a degree of intellectual culture as will enable them rightly to comprehend their duties and relations to God, to the State, and to their fellow-man.

It is not territory, or wealth, that constitutes a great and powerful State. It is well *educated men*, a population, honest, industrious, intelligent. Is it not, then, as much the duty of the State to establish a general system of free schools, as it is to establish courts of justice ? As a matter of public policy, the one is as necessary as the other. Yet, it is not contended that free schools should be made a branch of the government ; but it is maintained that a republican form of government can not long be sustained without them. This important fact has been, within a few years, sufficiently illustrated in France. All true patriotism, and all true civil and religious liberty, must be based upon popular intelligence and virtue.

Ignorance, superstition, and oppression, whose elements of power enable the few to "lord it over the many," are old associates, and the *implacable enemies* of free institutions. But in this country, as long as the *governed* are their own *governors*, and free common schools are maintained by State authority, and rendered accessible to the children of the poor as well as the rich, there can be no danger of a concentration of power in the hands of irresponsible persons, nor will corrupt influences creep into the Republic and control its destinies. Let our common schools be free, and the people will be free.

It is true, the burden of taxation is severely felt by the people of Ohio, particularly at this crisis in her monetary affairs. But does this fact furnish a sufficient reason for abridging the education of her children ? Are *dollars* to be preferred to a *fully developed and cultivated manhood* ? Was there ever a time since the days of Adam, when the people did not complain of hard times ? Was there ever a time in Ohio, when the people did not complain of high taxes ? Was there ever a time in Ohio, when the farmers were richer, or better able to furnish the means of educating their children, than at this present moment ? How much more have our canals, and other public improvements, cost the State, than our free schools ?

And yet which is the most important to the real interests of the State and to the social welfare of its citizens ? What is the object of all good government, but the benefit of the governed ? What is the true, legitimate object of imposing taxes of any kind, but the security, the prosperity, and the happiness of the people. Why should our State school tax, then, be regarded as burdensome ?

Will not a thorough and efficient system of free schools subserve these important ends ? Who pay this tax ? Those who reap the benefit of it. Who reap the

benefit of it? Those whose lives are protected by the virtue and regard of law which a good education always inspires,—those whose property is rendered more valuable by the industry and skill a good education always imparts,—those who sleep in peace, because education and the virtues of which it is the handmaid, have extinguished the torch of the incendiary,—those who enjoy quiet and security, because education has disarmed the robber and assassin.

And who are those that are thus protected in the peaceable enjoyments of their possessions? ALL. The benefits of education are not confined, like the waters of our rivers, within certain narrow channels; but they are like those waters changed into vapors, which a Beneficent Power diffuses far and wide. The objection some times urged against our State school tax seems to arise from the narrow view taken of Education, and of the relation which educated men sustain to the State. The important fact is too often overlooked, that disorder and misery in one part bring disorder and misery upon every part; that the prosperity of *one* communicates itself to *all*, and the strength, and wealth, intelligence and happiness of *each*, are entwined with the vigor, and prosperity and security of *all*. In a Republic, *all* are elevated in the elevation of *one*, and *all* are depressed in the depression of *one*.

Why, then, should a State school tax, which annually raises about \$1.40 for each youth of school age, be regarded as burdensome?

With a less sum than that now provided, could our common schools remain free, and be continued in session the proper length of time in each year? It should be remembered that more than half of the sub-districts in the State contain less than fifty youth by enumeration; and about one-fourth contain less than forty; and over one thousand contain less than thirty-five. Should the State school tax be reduced, how shall the balance of the funds required be supplied? Shall the township tax be increased? Or shall the old, repudiated system of *rate bills* be again resorted to? On the subject of *rate bills*, the Governor of the State of New York made the following just remarks:

"The law of this State is defective, in that it fails to carry out fully and completely the principle on which it is based. Education in all the district schools is not yet *entirely free*. If the cost of the schools in any district exceeds the amount of money received from the State, the deficiency is made up by a *rate bill*, assessed upon those who send their children to school; and those who are unable to pay this assessment, are relieved at the public expense, and thus become the recipients of public *charity*. The *worst element of the old system* is thus preserved, and the fundamental principle of the new law fails of its application in its most *essential point*. Education is still regarded as a matter of *charity* and not of *right*; and so long as this continues to be the case, in any degree, or to any extent, it will detract from the full measure of usefulness which the system is designed to secure. This evil in the system can be remedied only by making the schools *entirely free*."

Even "Old Virginia" is waking up to the importance of *free education*, as an essential agency in promoting her prosperity, greatness and happiness.

Mr. Wise, who is now canvassing that State, as a candidate for the gubernatorial chair, used the following language in his speech at Petersburg, January 10, 1855.

After saying, "If I am elected Governor of Virginia, I will give all, and do all for the agriculture of the State, that we may make a spear of grass to grow where none grew before," he then remarks, "There is something more important than this—one that embraces every thing, covers all, bounds all, promotes all, saves all. It is that which reaches the *inner* man of the commonwealth. It is that which is all in all to the people of a republican country. I mean *public education*. If there be any stingy old man in this assemblage who values his dollars and cents better than women and children, let me tell him, if he does not wish to be taxed to sustain public education, to use every exertion to defeat me; for I tell him I want a full and thorough system of instruction to all and for all classes."

"You tell me of the equality of a people—that every man is created equal—when the poor man has to compete with the rich, and instead of providing food for the *mind*, cold necessity demands he should obtain food for his *mouth*. The only true democracy is that which will reach down to the lowly and lowest in the distribution of its benefits of learning. Does the owner of property complain to me that the property he has acquired should not be taken for education? Why, what better guard can he have for his property than the virtue which springs from intelligence? He says he has nothing to do with the poor man's child, and he should be let alone. Does he not know that his property may, all of it, some day, come before a jury of his countrymen, in which shall be this very child? And then is it not worth all the value of his property to have this child educated, and be able to decide properly and understandingly as a juror? Does he know that this jury may be called upon to say whether his will *was* his will, or whether he died sane or a fool? Does he know that ignorance abases mankind, and leaves them base and dependent? Would he not have the whole mass of the people intelligent choosers of what was best for the State? Are you not an elective people, and have not all to decide for the best interests of the State? How can you do this unless you provide food for the intellect?"

"Then, fellow citizens, if I am elected Governor of Virginia I shall try to extend our system of Education till it becomes complete, and until the whole lump of the Commonwealth is leavened with knowledge."

Again we repeat the interrogatory, why should the State school tax be considered unjust and burdensome? Surely no tax should be regarded as burdensome which yields a greater and more substantial return than the tax itself. And what branch of the public revenue is there whose disbursement yields so many, so certain, and such invaluable returns as this? Or in what department of the public service does the amount of labor for the same amount of money compare with that in our common schools? What has produced the remarkable development of power and activity exhibited within the last twenty years? The answer is, that better and more efficient systems of Education have exerted an important agency in producing these grand results. The mind of the masses has been stimulated by the animating power of education, and the benefits are hourly being unfolded before us. Good schools not only increase the value of property, but the value of human life. And although their agency in enhancing the value of property and in developing the physical resources of the country may not be so visible as that of turnpikes, plank roads, and canals, yet it is even greater and far more certain.

Their influence is like that of the dew, and the shower, and the sunshine, quiet and almost imperceptible; but let them cease to diffuse their benefits and their blessings, and devouring famine would not more surely come in the one case, than a deadly blight upon our prosperity and happiness in the other. To abandon, then, the idea of *free schools*, is to turn back half a century to that crude system of education which every step of modern progress, and every result of modern improvement unite in condemning as unsuited to the times in which we live. We might almost as well recall from the past its obsolete system of finance, its iron forms of government, its slow modes of commerce, and its bloody superstitions.

Our argument in favor of continuing the present State school tax, embraces the following propositions, viz: It is needed to sustain a thorough and efficient system of free schools; it makes an ample return to the people of the State for the burden which it imposes; it neither withdraws money from the State, nor produces an improper aggregation of it in particular localities; but, on the contrary, its tendency is to diffuse, and distribute what it raises, *among* those, and to those, who most need its aid; in short, like the rain, the air, and the sun-light; it refreshes, vivifies, and energises all.

Though few object to an efficient system of popular education, yet some profess to think that the State ought to levy but a small, if any, general tax, for the purpose, but should leave the matter chiefly to the local jurisdiction of each school district, urging as a plea for this view of the case, that a general State tax operates unequally, and therefore unjustly.

It is true, in relation to all our State taxes, that some counties and cities pay much more than others into the State Treasury, for the simple reason that in such counties there are large accumulations of wealth. It is also true that some of our wealthy counties and cities do not receive back in the shape of public expenditures from the Treasury so much as they pay. This grows out of the necessity of the case; but it does not therefore follow, that all general taxation is unjust in its operation. "The strong must help the weak," and this principle applies, as a matter of State policy, not only to our State system of Free Schools, but to all our other State institutions. State taxes follow property wherever it is, and must be expended wherever needed. The general school tax, like all other State taxes, must be levied by a "uniform rule" as required by the Constitution, and as the tax is raised for the benefit of all the youth of the State, the school law very wisely adopts the uniform rule of distribution, according to the enumeration of youth of school age; and this is certainly the only just rule, as a general principle, which could be adopted, in order to effect the great object in view, of equalizing and extending, as far as practicable, to all classes of our youth—to the poor as well as the rich—the advantages of free education.

Yet it happens that some counties pay more of the general school tax than they receive back under the rule adopted by the law for its distribution. But this fact does not, necessarily, impeach the justice of the tax, or the rule of distribution, but proves rather its justice, as it provides alike for the education of all. If a State tax of this character be unjust because it is general, or unequally distributed, then all our State taxes, on the same principle, are unjust, and ought to be abolished. This kind of specious, yet ungenerous reasoning, if carried out, would prove it unjust, for the city of Cincinnati or Cleveland, to levy a general school tax upon the property of the city, as it would, in effect, compel the wealthier wards to contribute more to the support of schools in the poorer wards, than the former receive in return.

The same reasoning would apply to sub-districts in the townships in the distribution of the local school funds, and also to the "old independent school district system." For, under the old law, which gave to a district the power to levy its own school taxes, it often happened that one or two individuals paid a large proportion of the tax, without having a single child to send to school, and of course received, in this sense, no direct benefit. Yet, in fact, every citizen in the State derives a benefit from the elevating, humanizing, and all-pervading influence of Common Schools, by the increased security he enjoys in person and property, to say nothing of his happier condition in respect to his political and social relations, whether he pays a school tax or not, or whether he has children or not.

The object of the present school law is to sustain and equalize a system of free schools throughout the State. And in furtherance of this magnanimous object, every city, town and county within the State, is equally interested, and ought cheerfully to contribute, in the ratio of its taxable property, to the necessary expense. This great duty is one of paramount importance, fraternal in its character, and therefore obligatory on all.

For educational purposes, the State may with propriety be regarded as one great School District, and the population as constituting but one family, charged with the parental duty of educating all its youth.

In this respect there ought to be no local preferences, no sectionalism, no diversion of the general School Fund from its legitimate channels. In the distribution

of this fund, the rule adopted by the law, which is the only just and fair one, should govern, and the city schools should not be preferred to the country schools, merely because there happens to be more taxable property in the city in proportion to the enumeration of youth, than in the country, or in some particular counties in the State. The law does not, nor should it, make any distinction on this account. The general State tax for other purposes is expended wherever it is needed, according to the necessities of the Government, and not with reference to the amount of taxable property in any particular county or city. The modern theory of popular education is founded on the principle that the public security and welfare require the education of all its citizens, and that it is both just and expedient to tax the property of the people for the education of all the children of the people; to tax property, in other words, for that security of the rights of property and of persons, which a dissemination of universal intelligence always affords to such rights. As the tax is levied equally upon all the taxable property of the State, and as the objects contemplated, which alone can justify such taxation, are the education and benefit of all, without discrimination, nothing short of an equal provision for all should satisfy the public conscience. The children of all parts of the State have an equal claim upon the advantages of a school system; and any plan of dispensing the means of education, which, in its operation prevents an equal participation in its privileges, should not find favor, unless such inequality be inevitable.

It is not to be expected, that any method of distributing the State School Fund, however maturely considered and wisely framed, can fully secure to all the essential point, to wit: equal access to good schools. But it is believed that the plan adopted by the school law, secures as near an approximation to the true principle as any which has been, or can be devised. It should not, therefore, be inconsiderately or rashly changed. It is a delicate and perplexing subject, and one that calls for great patience and forbearance on the part of the people.

SCHOOL DISTRICT LIBRARIES.

The law devotes one-tenth of a mill upon the dollar valuation, on the grand list of property taxable for State purposes, as an annual fund "for the purpose of furnishing school libraries and apparatus to all the Common Schools of the State," and provides that "every family in each district or sub-district, shall be entitled to the use of one volume at a time from the school library, although no member of such family attend any of the schools of the township." The Township Boards of Education are vested with the power to "make and enforce such rules relative to the use and preservation of the school libraries and apparatus, as they may think advisable," including the appointment and direction of librarians. These libraries are "deemed the property of said several boards, or local school officers, to whom the same may have been delivered, and shall not be subject to execution, sale or alienation for any cause whatever." Section 51 further provides that "as soon as the revenues raised for the purpose of furnishing the Common Schools with libraries and apparatus, will admit, it shall be the duty of the State Commissioners of Common Schools to purchase the same, and the books and apparatus so purchased shall be distributed through the Auditor's office of each county, to the Board of Education in each township, city or incorporated village, according to the enumeration of scholars."

Perhaps no single recommendation has been more frequently made, by State officers charged with the superintendence of Common Schools, than some public provision for Township or District Libraries, as will appear by the following citations:

In 1838, Samuel Lewis, Superintendent of Common Schools, remarked: "If the State were to furnish annually to each township, a small sum to be expended

in books, on condition that the township should provide a suitable place of deposit, and furnish a like sum, it would produce in a very few years, excellent libraries in every township, and would probably lead to more speedy township organization for educational improvement. This subject cannot be too earnestly pressed upon the early attention of the Legislature. The details would be simple, and the amount required small, compared to the benefits to be derived."

In his second annual report, Mr. Lewis resumed the subject of Common School Libraries as follows: "This subject commends itself to the judgment of all, and is of too much importance to be any longer neglected. It is spoken of with deep interest throughout the State, and the public appear to expect some action on the part of the Legislature. New York has appropriated a sum of money to each of the districts, on condition, that they will raise in the district an equal amount for the purpose of District Libraries. That State, though much larger than our own, has but very few more districts than Ohio. I would recommend, instead of forming District Libraries, that a sum should be allowed to each township, on condition that the township would raise an equal amount for any given number of years. This would enable us to have a more extensive selection, and locating the library as near the centre of the township as possible, it would be within the reach of all the youth."

In 1842, John Sloane, Secretary of State, observed very justly: "The mere capacity to read is of but little importance except in connexion with the opportunity of receiving proper instruction through the medium of suitable books. There are many books and other printed matter now extant, which, if none other could be had, it would, perhaps, be a blessing rather than a misfortune, should they never be read; but good books, like virtuous associations are every thing to the minds and morals of youth. Does not this part of the subject, therefore, appeal with great force to the Legislature for assistance? Common Schools are not established for the bare purpose of teaching persons to read. That is by far too narrow a view of the subject. Schooling is resorted to for the purpose of giving men an opportunity of becoming wiser and better." After some commendation of a Massachusetts School Library, Mr. Sloane urged its purchase and deposit in each township of the State.

In 1845, Samuel Galloway, Secretary of State, enlarged upon the suggestions of his predecessors with much emphasis: "There is another subject" he remarks, "the establishment of School Libraries, which has been adverted to by the standing committee on Schools and School Lands of the Senate, and which will soon enlist the activities of our people. Other States have made auspicious and laudable efforts in this enterprize. The State of New York, by her 'Library Law' of 1838 and '39, appropriated \$53,000 annually, for five years, to this object; upon condition that a similar sum should be raised in the district by direct taxation. By this co-operative action, five hundred and thirty thousand dollars have been expended in the purchase of books. There is no act of modern legislation, for educational interests, comparable to this in moral grandeur. It towers in importance, over all her schemes for internal improvement, and plants her upon a basis of moral and intellectual power from which she cannot be dislodged. The Legislature of Massachusetts has authorized a liberal expenditure, and her 'Board of Education' has caused to be prepared a collection of books, entitled the 'School Library,' for general distribution. The Legislatures of New Jersey and Connecticut have made similar munificent provisions. Shall Ohio, with her teeming resources, her rapidly expanding population, her giant strides in the march of general improvement, and her commanding position in the confederacy, be undistinguished by the success and incalculably beneficent results of such a movement? In those States where this measure has been adopted, popular works upon those

branches of knowledge most useful to the people have been published—works completely divested of any partizan, sectarian, or sectional feeling, and yet strongly marked with those universally admitted and fundamental principles upon which are based our national and State glory and greatness.”

In 1851, Henry W. King, Secretary of State, observed; “The great importance which is elsewhere attributed to School Libraries, as an efficient auxiliary in the promotion of popular education, and the confidence I feel that our own experience, as a State, would fully confirm the correctness of the views held in other States, must be my apology for again urging this subject upon the consideration of the Legislature. The effect of a well selected library, not only upon the children of school age, but upon the older classes of the communities in which they have been established in the State of New York, is said, by those who have had opportunities of observing it, to have been truly astonishing. In neighborhoods where books were a luxury rarely enjoyed, and where intelligence was at a very low ebb, the establishment of a School District Library has, in a few years, created a taste for reading, and, ultimately, changed entirely the intellectual character of the whole community. The book, unlike the living teacher, may be made the constant companion of the child or family; while a sufficient number of them in a given district may be made the means of supplying every household, at the same time, with a healthful source of entertainment and instruction.”

The General Assembly, in 1853, responded to the above and similar assurances that public opinion was in favor of these People's Libraries, and the undersigned has labored to make such a selection of books, and to negotiate for their purchase at such rates as would justify the trust reposed in him by the law. He is fully convinced that half the worth of education is lost, unless it induces a taste for reading. Merely to acquire the art of reading, without the habit or love of it, is comparatively useless, and will soon cease to be the means of knowledge or of moral culture. On the other hand, if it were possible to suppose that the schools of Ohio were struck down to the first rude design, when the pupil was taught little more than to read and to write, it would almost be a compensation for so great a misfortune, if suitable collections of books were accessible to youth, furnishing an impulse to, and reward of, self-improvement; while their value, as an auxiliary of our present advanced system of education, is still more apparent. How often do the biographies of self-made men point to the reading of some chance volume, as the first incitement to a luminous career of usefulness and distinction! The story of Franklin is familiar to every American household; and fresh and notable illustrations are elicited with each passing year. One of the first minds of Scotland, Hugh Miller, the celebrated harmonist of the Mosaic and Geological records of creation, while receiving little more from schools than a faculty of ready reading, speaks gratefully, in a recent narrative of his early education, of the powerful impulse imparted to his youthful mind by a few old volumes which fell in his way. A story is also told of a library founded in a rugged township of Ohio, by the contributions of its pioneer settlers, to whose inspirations some of the first names in our annals owe the first impulse to a distinguished career; and so, unquestionably, other intellects destined to future eminence and usefulness, will be stimulated by the contents of the unpretending volumes, which, within the last twenty four months, have penetrated every township of Ohio—a visible token of our beneficent system of public instruction. The taste for reading, if generally diffused and judiciously directed, will soon demand further aliment, and will create a disposition to sustain local newspapers, and to enlarge, by private contributions, the District Libraries of the State.

No class of our population will have greater cause to welcome and sustain the provision in question, than the inhabitants of townships, as distinguished from towns and villages. The winter in Ohio, as in more Northern States, brings let-

sure to those engaged in agricultural pursuits ; and unless a taste for intellectual enjoyment prevails, is there not great danger that the mind will either become sluggish, or seek more ignoble excitement ? Thus, access to good books, and a disposition to read them, become not only a positive blessing to youth, but a safeguard against idleness and dissipation. There is a period, shortly before the active duties of life begin, and frequently after attendance upon school has ceased, when the mental, as well as other habits are formed, often for life ; it is a period when the gristle of character hardens into bone ; a state of transition, and, therefore, of great impressibility ; when the struggle may be finally and irrevocably decided between the merely animal impulses, and the higher aspirations of human nature, and in aid of the latter, no agency is more powerful or lasting than the salutary influence of books.

As a source of personal happiness, also, all literature, ancient and modern, is full of eloquent testimony to the worth of books. As Cicero said of those studies, which he had shared with the poet Archias, "they give strength in youth and joy in old age ; they adorn prosperity, and are the support and consolation of adversity ; at home they are delightful, and abroad they minister to us ; at night they are our companions ; in our journeys we are attended by them, nor, in rural retirements, do they forsake us." But passing centuries of similar experience by eminent names, the same thought has recently been expressed by a New England orator : "I come to add the final reason," observed Mr. Choate, at a recent Library and Institute Inauguration, "why the *working man*—by whom I mean the whole *brotherhood of industry*—should set on mental culture, and that knowledge which is wisdom, a value so high—only not supreme—subordinate alone to the exercises and hopes of religion itself. And that is, that therein he shall so surely find rest from labor ; succor under its burdens ; forgetfulness of its cares ; composure in its annoyances. It is not always that the busy day is followed by the peaceful night. It is not always that fatigue wins sleep. Often some vexation outside of the toil that has exhausted the frame ; some loss in a bargain ; some loss by an insolvency ; some unforeseen rise or fall of prices ; some triumph of a mean or fraudulent competitor ; 'the law's delay, the proud man's continually, the insolence of office, or some one of the spurns that patient merit from the unworthy takes'—some self-reproach, perhaps—follow you within the door ; chill the fireside ; sow the pillow with thorns ; and the dark care is lost in the last waking thought, and haunts the vivid dream. Happy, then, is he who has laid up in youth, and held fast in all fortune, a *genuine and passionate love of reading*. True balm of hurt minds ; of surer and more healthful charm than 'poppy or mandragora, or all the drowsy syrups of the world'—by that single taste, by that single capacity, he may bound in a moment into the still region of delightful studies, and be at rest. He recalls the annoyance that pursues him ; reflects that he has done all that might become a man to avoid or bear it ; he indulges in one good, long, human sigh, picks up the volume where the mark kept his place, and in about the same time that it takes the Mahomedan in the Spectator to put his head in the bucket of water and raise it out, he finds himself exploring the arrow-marked ruins of Nineveh with Layard ; or worshipping at the springhead of the stupendous Missouri, with Clark and Lewis ; or watching with Columbus for the sublime moment of the raising of the curtain from before the great mystery of the sea ; or looking reverentially on while Socrates—the discourse of immortality ended—refuses the offer of escape, and takes in his hand the poison, to die in obedience to the unrighteous sentence of the law ; or, perhaps, it is in the contemplation of some vast spectacle or phenomenon of Nature that he has found his quick peace—the renewed exploration of one of her great laws—or some glimpse opened by the pencil of St. Pierre, or Humboldt, or Chateaubriand, or Wilson, or the 'blessedness and glory of her own deep, calm, and mighty existence.'"

And what, indeed, can be more truthful and pertinent in this connection (and herein is the specific application of the foregoing general thoughts), than the following remark of Lamertine? "Libraries for the people are wanted," exclaims the humane statesman of France. "These libraries must be in the people's hands—in the hands of the women, the girls, and the children, by each fireside. In their evening hours, in rain, in winter, when out of work, and on Sunday, they must find at home that center of affection and virtue, the beneficial, high-toned, poetical, historical, political, philosophical, religious, interesting, exciting, and pleasing communion with the minds which, in all ages, have best understood, felt, written, or sung the human heart and the human intellect; these books must be the hosts, the visitors, the guests, and the friends of the workman's home. They must take up little room; they must cost little; they must adapt themselves to the manners, the fortune, and the simplicity of the family in which they are admitted. They must even enter it gratuitously, like the air, the sunlight, or the sweet perfume of the garden."

While fully conscious that these pictures justify the moderate provision for School Libraries, lately furnished by the General Assembly, the undersigned begs leave to remark, that he has been guided in his selection by a desire to meet the various capacities of pupils in our Common Schools, as well as the tastes of adults. Many of the books are adapted to general readers, and all are believed to have some useful tendency. He has endeavored to connect their themes with the objects of instruction in schools, and thus elevate the character of the latter, widen their influence, and enhance their usefulness in developing, on a liberal scale, the talent of the State; and if, in addition to such intellectual service, the 120,000 volumes annually distributed shall materially assist in expelling works of an immoral and pernicious tendency from the community, the moral advantages of their circulation will compensate for their cost.

To increase the variety of reading matter, no order for any single book has exceeded two thousand copies, except for Barnard's School Architecture. From all quarters of the State there was so urgent a demand for ground plans and elevations of school houses, for the best methods of seating and managing school rooms, and for schedules, and prices of school apparatus, that the undersigned deemed it expedient to make a larger order for the work in question, so as to place it within easy reach of most of the districts, and, by so doing, the cost was reduced to a dollar and twenty-five cents (the retail price being \$2 50) per copy. Barnard's School Architecture is the most complete manual of the kind, indeed, the only one extant. It contains a large amount of information valuable to every house-carpenter; the first sixty pages would make a respectable duodecimo volume on the subject of physical education; the part which treats of warming and ventilation is important to guide not only in the construction of school houses, but also of churches, public buildings, and private dwellings; while the rules and regulation of schools, and for the care and preservation of school furniture, together with the numerous cuts and drawings representing school furniture, warming, and ventilating, chemical, and philosophical apparatus, &c., render the work invaluable to every teacher in a sub-district, as well as to local directors.

Two thousand copies of each of the following books were distributed in 1854 to the counties of the State, in proportion to the number of youth of school age resident in each:

The Swiss Family Robinson; or Adventures of a Father, Mother, and Four Sons, on a Deserted Island. Engravings. 2 vols.

Adventures of Daniel Boone, the Kentucky Rifleman. By the author of "Uncle Philip."

The Young Sailor. A Narrative Founded on Fact. By Mary S. B. Dana.

The Sunshine of Graystone; a Story for Girls. By E. J. May. Engravings.

- Adventures of Hernan Cortez, Conqueror of Mexico.** By "Uncle Philip."
Masterman Ready ; or, the Wreck of the Pacific. By Capt. Francis Marryat.
Abbott's History of Alfred the Great. Engravings.
Conquest and Self-Conquest ; or, Which is the Hero ? By Miss Mackintosh.
Abbott's History of Madame Roland. Engravings.
Live and Let Live ; or, Domestic Service Illustrated. By Miss C. M. Sedgwick.
Benjamin Franklin : His Autobiography, continued by Rev. H. H. Weld. Copiously illustrated.
Lives of the Signers of the Declaration of Independence. By Benson J. Lossing.
Howe's Mechanics. Lives of Eminent American and European Mechanics. By Henry Howe.
 50 engravings.
Hallam's Middle Ages. View of the State of Europe during the Middle Ages. By Henry Hallam.
Alice Franklin. By Mary Howitt.
Frank. By Maria Edgeworth. 2 vols.
Russia as it is. By Count A. de Gurowski.
Elements of Geology. By Professors Alonzo Gray, and C. B. Adams.
Layard's Nineveh. A popular Account of Discoveries at Nineveh. Engravings.
Ourvan and his Contemporaries. By Charles Phillips.
The Crofton Boys ; a Tale for Youth. By Harriet Martineau.
Adventures of Captain John Smith, the Founder of the Colony of Virginia. By the author of "Uncle Philip."
The Adventures of Henry Hudson ; By the author of "Uncle Philip."
Life of Francis Marion. By William G. Simms. Engravings.
The Merchant. Illustrative of Success in Life. By Mrs. Louisa C. Tuthill.
The Sketch Book. By Washington Irving.
Life of General Lafayette. By William Cutter. Portrait.
History of Ohio. By James W. Taylor. First Period, 1650 to 1787, or from the Earliest Indian and French Occupation to the Organization of the Northwest Territory.

Similar editions of the following books have also been transmitted to the County Auditors, being a portion only of the distribution for the year 1855 :

- History of England.** By Charles Dickens. 2 vols.
History of Hannibal, the Carthaginian. By Jacob Abbott. Engravings.
Moral Tales. By Maria Edgeworth. 2 vols.
Rodolphus ; a Franconia Story. By Jacob Abbott. Engravings.
The Vicar of Wakefield By Oliver Goldsmith.
Sandford and Merton. By Thomas Day.
Abbott's History of Maria Antoinette. Engravings.
Boyhood of Great Men ; Intended as an Example for Youth. Engravings.
Two Years Before the Mast ; a Personal Narrative of Life at Sea. By R. H. Dana, Jr.
Letters to Young Ladies. By Mrs. L. H. Sigourney.
Life of Washington. By Jared Sparks,
Dr. Smith's History of Greece. From the Earliest Times to the Roman Conquest. Edited by Prof. Geo. W. Greene. Engravings.
Tytler's Universal History. From the Creation of the World to the Decease of George III. 6 vols.
Ranke's Civil Wars and Monarchy in France, in the 16th and 17th Centuries ; a History of France principally during that period.

Hildreth's Theory of Politics ; an Inquiry into the Foundations of Governments, and the Causes and Progress of Political Revolutions.

Life and Letters of Barthold George Niebuhr. By the Chevalier Bunsen.

Elements of Agriculture. By E. Waring, jr.

Life of Nelson. By Robert Southey.

Richardson's Arctic Searching Expedition ; a Journal of a Boat Voyage through Rupert's Land and the Arctic Sea, in Search of Sir John Franklin.

Life and Travels of Mungo Park.

The Lawyer. By Louisa C. Tuthill.

Pioneer Settlers of Ohio. Biographical and Historical Memoirs of the Early Pioneer Settlers of Ohio, with Narratives of Incidents and Occurrences in 1775. By S. P. Hildreth, M. D.

Monasteries of the East ; embracing Visits to Monasteries on the Levant. By Curzen.

Marco Paul's Travels and Adventures. City of New York. By Jacob Abbott.

The Pursuit of Knowledge under Difficulties ; its Pleasures and Rewards ; illustrated by Memoirs of Eminent Men. By Geo. L. Craik, 2 vols.

Abbott's History of Queen Elizabeth Engravings.

Life of Sir Isaac Newton. By Sir David Brewster. Engravings.

Ellen Linn ; a Franconia Story. By Jacob Abbott. Engravings.

Adventures of Robinson Crusoe. By Daniel Defoe. Engravings.

Abbott's History of Julius Cæsar. Engravings.

Never too Late. By Charles Burdett.

The Son of a Genius. By Mrs. Hofland.

Plutarch's Lives ; translated by Langhorne. 4 vols.

Creasy's Decisive Battles. The Fifteen Decisive Battles of the World. By E. S. Creasy.

Life of Christopher Columbus. By Washington Irving.

Abbott's History of Cyrus the Great. Engravings.

Farm Implements, and the Principles of their Construction and Use ; an Elementary and Familiar Treatise on Mechanics, and on Natural Philosophy generally, as applied to Agriculture. By Jno. G. Thomas. 200 Illustrations.

Stephens' Incidents of Travel in Greece, Turkey, Russia, and Poland. 2 vols.

Lives of the Brothers Humboldt, Alexander and William ; translated from the German, by Juliette Bauer.

Glimpses of Spain. By S. T. Wallis.

Nile Notes of a Howadji. By G. W. Curtis.

Thatcher's Indian Traits ; being Sketches of the Manners, Customs, and Characters of the North American Natives. 2 vols.

Circumnavigation of the Globe ; an Historical Account of the Progress of Discovery in the Pacific Ocean, from the Voyage of Magellan, to the Death of Cook.

The Whale and his Captors, or Whalemens' Adventures, and the Whale's Biography. By Rev. H. T. Cheever.

The Mechanic. By Mrs. Louisa C. Tuthill.

Lives of Celebrated Female Sovereigns. By Mrs. Jamson. 2 vols.

The Young Man's Book ; or, Self Education. By William Hosmer.

To aid county auditors in making out a legal apportionment of books among the townships or special districts of their respective counties, from ten to one hundred copies each of the following works have been purchased and distributed:

Bancroft's United States. History of the United States, from the Discovery of the American Continent. By George Bancroft. 6 vols.

Lossing's Pictorial Revolution. The Pictorial Field Book of the Revolution ; or, Illustrations, by Pen and Pencil, of the History, Biography, Scenery, Relics, and Traditions of the War

- for Independence. By Benson J. Lossing. With several hundred engravings on wood, by Lossing and Barritt, chiefly from original sketches by the author. 2 vols.
- Prescott's Mexico. History of the Conquest of Mexico, with a Preliminary View of the Ancient Mexican Civilization, and the Life of the Conqueror, Hernando Cortez. By William H. Prescott. 3 vols.
- The Grinnell Expedition. The U. S. Grinnell Expedition in Search of Sir John Franklin. A Personal Narrative. By Elisha Kent Kane, M. D., U. S. N. With numerous illustrations.
- Select British Eloquence; embracing the best Speeches entire, of the most Eminent Orators of Great Britain, for the last two Centuries; with Sketches of their Lives, an Estimate of their Genius, and Notes, Critical and Explanatory. By Chauncey A. Goodrich, D. D.
- Thiers' French Revolution. The History of the French Revolution. By M. A. Thiers, late Prime Minister of France. Translated, with Notes and Illustrations from the most authentic Sources, by Frederick Shoberl. 4 vols.
- The Poets and Poetry of Europe. With Introductions and Biographical Notices. By Henry Wadsworth Longfellow.
- Prose Writers of Germany. By Frederick H. Hedge. With portraits.
- The Poets and Poetry of America, to the Middle of the Nineteenth Century. By Rufus W. Griswold.
- The Prose Writers of America. With a Survey of the Intellectual History, Condition, and Prospects of the Country. By Rufus W. Griswold.
- Lynch's Dead Sea Expedition. Narrative of the Dead Sea Expedition. By Captain Lynch.
- Morning Stars of the New World. Christopher Columbus, Americus Vesputius, Ferdinando de Soto, Sir Walter Raleigh, Henry Hudson, Captain John Smith, Captain Miles Standish, Lady Arabella Johnson, John Eliot, William Penn. By H. F. Parker.
- Washington and his Generals. George Washington—Major Generals Putnam, Montgomery, Arnold, Stark, Schuyler, Gates, Stauben, Wayne, Conway, Mifflin, Ward, Heath, Greene, Moultrie, Knox, Lincoln, Lee, Clinton, Sullivan, St. Clair, Marion, Stirling, La Fayette, De Kalb, and others. By J. T. Headley. 2 vols.
- Life of Patrick Henry. By William Wirt.
- Pencilings by the Way: Written during some years of Residence and Travel in Europe. By N. Parker Willis.
- Summer Cruise in the Mediterranean, on board an American Frigate. By N. Parker Willis.
- Guizot's History of Civilization. The History of Civilization, from the Fall of the Roman Empire to the French Revolution. By F. Guizot. Translated by W. Hazlitt. 4 vols.
- Gibbon's Rome. The Decline and Fall of the Roman Empire. By Edward Gibbon. 6 vols.
- Physical Geography. By Mary Somerville. With Notes, etc., by W. S. W. Ruschenberger, M.D.
- Lives of the Queens of England, from the Norman Conquest; with Anecdotes of their Courts. By Agnes Strickland. 6 vols.
- Wilkinson's Ancient Egyptians. A Popular Account of the Ancient Egyptians. By Sir J. Gardner Wilkinson. 500 Engravings. 2 vols.
- Astoria; or, Anecdotes of an Enterprise beyond the Rocky Mountains. By Washington Irving.
- Pictorial History of England. Being a History of the People as well as of the Kingdom. 4 vols.
- Bayard Taylor's Africa. A Journey to Central Africa; or, Life and Landscapes from Egypt to the Negro Kingdoms of the White Nile. By Bayard Taylor.
- The Mexican War: a History of its Origin, and a Detailed Account of the Victories which terminated in the Surrender of the Capital. By Edward D. Mansfield.
- Legends of the West. By James Hall.
- Twice-Told Tales. By Nathaniel Hawthorne. 2 vols.
- Six Months in Italy. By George S. Hilliard.
- The Earth and Man: Lectures on Comparative Physical Geography, in its Relations to the History of Mankind. By Arnold Guyot.
- Headley's War of 1812. The History of the Second War with Great Britain. By J. T. Headley. 2 vols.

- The Women of the Revelation.** By Mrs. E. F. Ellett. 3 vols.
- Pioneer Women of the West.** By Mrs. E. F. Ellett.
- Home Life in Germany.** By O. L. Brace.
- Chambers' Miscellany of Useful and Entertaining Knowledge.** Edited by Wm. Chambers. 10 vols.
- Longfellow's Poems.** Poems, by Henry Wadsworth Longfellow. 2 vols.
- Dana's Poems.** Poems, by Richard Henry Dana.
- New and Complete Gazetteer of the United States.** By T. Baldwin and J. Thomas.
- Manual of Elementary Geology; or, the Ancient Changes of the Earth and its Inhabitants, as illustrated by Geological Monuments.** By Sir Charles Lyell. With five hundred wood cuts.
- Greece and the Golden Horn.** By Rev. Stephen Olin, D. D.
- Stephens' Central America.** Incidents of Travel in Central America, Chiapas, and Yucatan. 2 vols.
- A Winter in Madeira: and a Summer in Spain and Florence.** By John A. Dix.
- Johnson's Works.** The Works of Samuel Johnson, LL. D. 2 vols.
- The Behavior Book: A Manual for Ladies.** By Miss Leslie.
- Van Santvoord's Chief Justices.** Lives and Judicial Services of the Chief Justices of the United States. By O. Van Santvoord.
- Ure's Dictionary.** A Dictionary of Arts, Manufactures, and Mines: Containing a Clear Exposition of Principles and Practice. By Andrew Ure, M. D. With 1600 Engravings. 2 vols.
- Lyell's Geology.** Principles of Geology; or the Modern Changes of the Earth and its Inhabitants considered as Illustrative of Geology. By Sir Charles Lyell.
- Cyclopædia of Universal Biography.** By Parke Godwin.
- Cyclopædia of the Useful Arts, including Agriculture, Architecture, Domestic Economy, Engineering, Machinery, Manufactures, Mining, Photogenic and Telegraphic Art.** By T. Antisell, M. D.
- Kane's Chemistry.** Elements of Chemistry, including the most recent Discoveries and Applications of the Science to Medicine and Pharmacy, and to the Arts. By Robert Kane, M. D. With Additions and Corrections, by John William Draper, M. D.
- Chambers' Cyclopædia of English Literature.** A Selection of the Choicest Productions of English Authors, connected by a Critical and Biographical History. 2 vols.
- Brande's Encyclopædia.** A Dictionary of Science, Literature, and Art; comprising the History, Description, and Scientific Principles of every branch of Human Knowledge. Edited by W. T. Brande, F. R. S., and Jos. Cauvin.
- Thesaurus of English Words,** so classified and arranged as to facilitate the Expression of Ideas and assist in Literary Composition. By Peter Mark Roget. Revised and edited, with additions, by Barnas Sears, D. D.
- Muller's Physics.** Principles of Physics and Meteorology. By J. Muller. 538 Engravings.
- Weber's Universal History.** Outlines of Universal History. Translated from the German of Dr. Geo. Weber, with Additions, by Dr. M. Behr.
- The Animal Kingdom,** arranged after its Organization, forming a Natural History of Animals, and an Introduction to Comparative Anatomy. By the late Baron Georges Cuvier. With over 300 Engravings.
- Hand Books of Natural Philosophy and Astronomy.** By Dionysius Lardner, D. O. L. 3 vols.
- Smith's New Classical Dictionary of Greek and Roman Biography, Mythology, and Geography.** Edited by Charles Anthon.
- Modern Atlas of the Earth.** Containing 34 colored maps, and an Alphabetical Index of the Latitudes and Longitudes of 31,000 places.
- Outlines of English Literature.** By Thomas B. Shaw. With a Sketch of American Literature, by Henry T. Tuckerman.
- Hildreth's United States.** History of the United States, to the close of the Sixteenth Congress. By Richard Hildreth. 6 vols. 8vo.
- Brougham's Eminent Statesmen.** 2 vols.

School Apparatus, including numeral frames, outline maps, geometrical solids, globes, tellurians, orreries, chemical and philosophical apparatus, &c., have been purchased and distributed among the different counties, to the value of about \$7,000 during the year 1854. Further particulars upon this subject are presented in the table marked E.

The question is frequently asked, what is the use of apparatus in Common Schools? It is quite difficult, even for the experienced, practical teacher, to answer such a question, although he may have witnessed the utility of such apparatus in a thousand instances. The value of many educational appliances are far more easily comprehended than described, although their agency in promoting the efficiency of instruction in our Common Schools may have been witnessed in almost every department of study. Indeed, there is but one opinion among our most enlightened educationists and teachers, as to the manifold uses to which suitable articles of school apparatus can be advantageously applied in making more clear to the comprehension of the young, difficult processes, not only in the earlier stages of education, but in illustrating the most useful and interesting principles in the entire range of Common School studies. Such articles employ the eye and the hand of the pupil, and thus make the hours of study more pleasant, the ideas gained more clear and practical, and the impression on the memory more vivid, and more easily recalled.

SUPERVISION OF THE SCHOOL DEPARTMENT.

In the discussion of the proposition, sometimes suggested, to restore the supervision of Common Schools to the Secretary of State, of course, it will not be expected that the undersigned will participate. If his own experience is any criterion of the labors inseparable from the supervision of the school department, it is difficult to conceive how that supervision could be imposed upon the Secretary of State, without largely increasing the clerical force of his office. Doubtless, however, the revision of the school system has greatly increased the duties now devolved upon a State Commissioner of Common Schools; and to a consideration of a few of the many questions submitted during the preceding year, it is now proposed to devote a portion of the present report:

APPORTIONMENT OF SCHOOL FUNDS TO SUB-DISTRICTS.

This department has had frequent occasion to repeat the opinion, that, in order to carry into effect the manifest intention of the law, township boards may apportion the funds derived from a township tax levied to prolong schools after the State funds have been exhausted in such a manner as to secure a school for seven months of the year in each sub-district. Upon a recent occasion, the well known principle was adduced, that where two sections or two clauses of a law require certain things to be done for the accomplishment of specific objects, and then prescribe such a mode of operation as would, if strictly adhered to, defeat those objects, there may be a modification of the *modus operandi* prescribed, so far as may be necessary to secure the grand purposes in view.

The object of the township tax will be rendered very evident by reading the first clause of sec. 22 in connection with the last clause of sec. 24, as follows, viz: "It shall be the duty of the board of education, in any organized township of the State, annually to determine by estimate, as nearly as practicable, such additional amount of money as the board may think necessary, not exceeding two mills on the dollar valuation of the taxable property of the township, for the purpose of *prolonging*, after the State funds have been exhausted, the terms of the several sub-district or primary schools in the township," "and each township board of education shall make the necessary provisions for continuing the schools in operation, in their respective townships, for at least *seven months* in each year."

The object, then, of the township tax, is annually to give the scholars in each sub-district a school for at least seven months. In sec. 14, township boards of education are authorized to "*change or alter, at any regular session, the sub-districts of the township, and the number of scholars assigned to each; but no sub-district shall contain within its limits less than sixty resident scholars by enumeration, except in cases where, in the opinion of the board, it is necessary to reduce the number.*" This clause contemplates two things—1st. That in all cases where it is practicable, township boards of education will enlarge the sub-districts of the township, by consolidation or otherwise, so that each may receive, from the State and township school funds, money enough to keep their school in operation for at least seven months in each year; and that, too, without deviating from the rule of apportionment, as prescribed in the middle clause of sec. 24, where it is declared, that "school moneys derived from the State tax, or from any township tax levied for the continuation of schools after the State fund has been exhausted, shall be applicable to the payment of teachers only, in the proper township; and that all school funds made applicable to the payment of teachers only, shall be distributed to the several sub-districts in the township, in proportion to the enumeration of scholars," etc., etc. 2d. That in cases where great inequalities in the distribution of the population of a township exist, owing to the peculiar natural features of the territory of the township, it will sometimes be necessary to form sub-districts, containing an enumeration of youth considerably below sixty. Yet the scholars in such sub-districts would be entitled, by law, to a school for at least seven months.

In re-districting a township, the rule is, "that no sub-district shall contain within its limits less than sixty resident scholars by enumeration;" and in distributing the school moneys derived from the township tax, levied for the continuation of schools, the rule is, "in proportion to the enumeration of scholars." The object of the first rule, is, to give such pecuniary strength to the sub-districts as will enable them to employ experienced and competent teachers, and to keep the schools in operation a proper length of time; and that too, without any necessity for deviating from the rule prescribed for the apportionment of school funds, applicable to the payment of teachers only.

But the very circumstances which render it necessary to form, or to continue a sub-district with less than sixty resident scholars by enumeration, may also create a necessity for deviating from the rule of distribution. As the necessity of the case will justify the action of the board in the one instance, so it will in the other.

It is true, that the money raised by township tax for the purpose of *prolonging* the schools therein for at least seven months in each year, is applicable to the payment of teachers only; but the *prolonging* of the schools is the *principal* thing or object, and the mode of its distribution is rather the *incident*. The grand object of the township tax must not be sacrificed for the purpose of complying with a mere form.

Still, the mode of distribution prescribed by the law should be followed, except in those cases where it is absolutely necessary that some of the sub-districts in the township should contain an enumeration so far below sixty, and so far below the other sub-districts of the township, as that their share of the moneys derived from the State and township tax would not be sufficient to keep their schools in session the length of time which the law requires.

As the law seeks to give every sub-district in the township means enough to keep up a school for at least seven months in each year, and authorizes a township tax, when the other school funds shall prove insufficient for this purpose, the moneys derived from the township tax should be so distributed, that those sub-dis-

districts which necessarily embrace a small enumeration, may receive enough to continue their schools seven months.

The weak districts being thus provided for, the balance of the funds derived from the township tax should be apportioned among the balances of the sub-districts, according to their enumeration of scholars.

JOINT OR FRACTIONAL SUB-DISTRICTS.

Numerous letters have been received from school officers, soliciting advice and direction in matters appertaining to *joint* or *fractional* sub-districts; and from the facts submitted, and the embarrassments and difficulties complained of, there is reason to believe that the provisions of the school law, prescribing the mode for conducting the affairs of such districts, have, in several instances, been misunderstood.

There is, of course, more labor connected with managing the affairs of a *joint* than of a *single* sub-district; but there need be no more perplexity or doubt in the one case than in the other, and there will not be when these provisions are clearly apprehended.

The law authorizing the formation of *joint* districts, and prescribing the mode in which they shall be controlled and managed, is contained in section 16 of the new school act, and does not differ essentially from the laws relative to *joint* districts, which have been found to work well in the older States.

A *joint* sub-district is one that is composed of parts of two or more townships; and the school therein is confided to the management and control of the Board of that township in which the school house is situated. In the school law of the State of New York, it is declared that no school house shall be erected so as to stand on the division lines of two or more townships; and where the school house of a district, composed of part of two or more townships, stands on the division line of such townships, the respective Boards may agree among themselves which shall take the management of the school therein; and in case of a disagreement, the State Superintendent decides the matter. In this way a divided jurisdiction is avoided.

The first question which naturally arises in relation to the operation of a *joint* sub-district is, how shall the enumeration of youth be taken and reported?

In every case where a sub-district embraces a part of more than one township, it is the duty of the local directors of such *joint* sub-district to take the enumeration of youth in each part, as prescribed in section 8 of the School Law, and transmit a report to the township clerks of each of the townships from parts of which such sub-district is formed, distinguishing the number of youth over the age of five and under twenty-one years residing in each part. In this way the abstract of the enumeration which each township clerk is required to transmit to the county Auditor, embraces only those who reside in his township.

The teacher of a school in a *joint* sub-district should make his report to the clerk of the township in which the school-house is situated. When his wages are due, the local directors should give him a certificate or certificates of the amounts due him from the Treasurers of each of said townships, and upon producing to the Clerks thereof the certificate of the Clerk of the township in which the school house is located, that the said teacher has duly filed his report as required by law, orders on the respective township Treasurers will be issued for the sums so certified by the local directors.

The statement which section 19 requires of township Boards of Education should, so far as it relates to the statistics of a *joint* sub-district, be made by the Board having the management of the school therein. In reporting the number of children in the township, between the ages of five and twenty-one years, they

should not report those who reside in that part of a joint sub-district which belongs to another township.

In stating their receipts and expenditures for school purposes in the township, it would be proper to specify what amount had been received from and paid to other townships on account of *joint* sub-districts.

The amount of money necessary to be expended in a fractional sub-district, for school purposes, other than for the payment of teachers, should be estimated by the Board of Education having the control and management of such joint school. The respective Boards of the adjoining townships so connected for school purposes, should certify their share of said amount to the Auditor of the county, as a part of their annual estimates, for school purposes, and draw orders on their respective township treasurers, for said shares, in favor of the Board of that township in which such school is located.

The Clerk of the Board of local Directors in a *joint* sub-district is a member of the Board of Education to whom the law confides the control and management of the school, no matter in what part of the *joint* sub-district he may reside. The same principles prevail when a joint sub-district is situated in two or more counties, except that the Boards of Education of the respective townships in which the several parts of the joint sub-districts are situated, must certify separate estimates of their share of expenses of every kind necessary to sustain said school, to their respective county Auditors.

The theory and the practice in relation to *joint* districts, when summed up, seems to amount to this, viz :

When persons are transferred from a sub-district in one township to a sub-district in another, for their better accommodation as to schools, the Board of Education, having the management of the school to which such transfers are made, still retains the entire control and direction of such school. Transfers, therefore, should not be made by the one Board, nor accepted by the other, without a full understanding and recognition of the above principle. Again, whenever it may be desirable to make such transfers, or to establish a school composed of parts of two or more townships, it should be done with the further understanding that, as the transfer in the one case, and the establishment of the joint sub-district in the other, require the joint action or concurrence of both Boards, so when a severance becomes necessary, it must be effected by the joint action of both Boards. As the object of the transfer is to increase the educational privileges of the persons transferred, it should not, as a general rule, be made, unless a majority of those interested actually desire it; and when so transferred, the Boards which transferred them should not seek to interfere with the administration of the schools to which they have been so attached.

It is proper to state in this connection, that as *joint* districts impose more labor upon school officers than single or whole districts, and as they are more likely to become sources of difficulty and annoyance; it would be well to avoid them whenever it could be done without serious inconvenience to the inhabitants residing near township lines.

ASSESSMENTS FOR SCHOOL HOUSES.

It is believed that the interests of schools, and the harmony of districts, would have been promoted by a firmer and more definite rule on this subject than that provided in sections 22 and 23 of the school act.

The first clause of section 22 makes it the duty of Township Boards of Education to estimate the entire amount of money necessary to be expended for repairing, building and furnishing school houses, providing fuel, and making such provisions—other than the payment of teachers—for the schools in the sub-districts, as may, in the opinion of the board, be necessary; and the estimates for the above purposes are not limited to two mills on the dollar valuation of the property

of the township, but must be determined by the wants of the schools, as estimated by the Board.

The middle clause of sec. 22 makes it the duty of the County Auditor to assess the *entire amount* so certified to him by the Township Board, on *all* taxable property of the township which is not included in any city or incorporated village, &c., &c. Section 23 authorizes or empowers the Township Board—it does not absolutely make it their *duty*—when, in their opinion, justice and equity require it, to estimate *separately* the cost of purchasing a school house site, erecting or repairing a school house thereon, in any particular sub-district of the township wherein the inhabitants have not heretofore borne a reasonable share of the burdens of taxation for such purposes, and to certify to the Auditor such portion—not *all*—as they may deem just and equitable, of the amount of such estimate for the school house in a *particular* sub-district; and it is made the duty of the Auditor to assess *such portion* of said estimate on the taxable property in the particular sub-district. In such cases, the Auditor makes two assessments—one on *all* the taxable property of the township, the other on the taxable property in the particular sub-district. Adding the two together, he determines the amount to be levied and collected in the particular sub-district.

If, during the past ten or fifteen years, the inhabitants of the several sub-districts in the township have borne nearly an equal share, in proportion to their ability, of the burdens of taxation for repairing, building, or furnishing school houses, procuring school house sites, and making other provisions for their schools, then all expenses for the above objects should be assessed on *all* the taxable property in the township. But if there has heretofore been great inequality among the sub-districts in this respect, then it would be proper for the board to estimate separately the cost of school houses in particular sub-districts, and to certify *such portion* as they might deem just and equitable, of such cost, to the County Auditor, furnishing him with the names of the tax-payers in such sub-districts. In such cases, the law requires the Auditor to assess *such portion* so certified on the taxable property in the particular sub-districts, and the balance of such cost on all the taxable property of the township.

It is apprehended that, in many cases, Township Boards have pressed too far the exception to the rule requiring all expenses for school houses, &c., to be assessed on all the taxable property of the township. Having never witnessed the advantages of the township system of schools as carried out in other States, they do not perceive its simplicity, its design, or its utility when properly apprehended and reduced to practice. It is quite difficult for them to understand how it equalizes the educational privileges of the youth of the township, causing the strong districts to assist the weak, just as in the distribution of moneys derived from the State levy for schools, the wealthy counties aid the new and feeble ones. A little reflection, however, must convince them that in a very few years, all that now appears unequal and oppressive in the new system will disappear, and the means of sustaining a thorough and efficient system of Common Schools, free to all the youth of the State, will, through the operation of the township plan, annually be placed in the township treasury with very little trouble or inconvenience to any of the inhabitants of the sub-districts.

TRANSFERS FROM TOWNSHIPS TO SPECIAL DISTRICTS.

Whenever, however, a Township Board makes transfers of territory for educational purposes to a neighboring city, town, or village, by and with the consent of the Board of Education of such municipal corporation, the latter possesses the legal power to estimate and certify to the County Auditor the amount of money to be assessed for school purposes, on the taxable property within the limits so

transferred ; for although it is declared in the last clause of sec. 33, that "all such transfers shall be controlled, and such schools supported in the same manner and on the same principles as in the case of like transfers for the convenience of schools where two or more townships adjoin," as provided for in section 16 ; and although it is declared in the last clause of the section, that "the Board of that township in which the school house is situated shall have the control and management of such school, and the board of the adjoining township or townships so connected for school purposes, shall each make the proper estimates of their share of the expenses of every kind necessary to sustain said school, and certify the same to the Auditor of the proper county as a part of their annual estimates for school purposes, and draw orders," &c.,—yet both these clauses are, to some extent, modified by the language used in the first clause of section 35, viz : "The Board of Education of any city or incorporated village shall have, and may exercise all the powers which are by this act conferred upon the Township Boards of Education, and shall do and perform like duties in all respects, *so far as applicable.*"

In regard to sec. 32, there can be no misapprehension ; it is clear and definite, and makes each city and incorporated village, "*with the territory annexed,*" a *separate school district*, and provides for a Board of Education, to consist of three persons, who certainly possess full power to control and manage the school affairs of such city or village with "*the territory so annexed,*" and at the same time exercise all the powers of Township Boards, "*so far as applicable,*" as provided in sec. 35 ; and this qualifying phrase applies equally to the language employed in the last clause of sec. 33 as to sec. 35, as the subject matter is the same. In some respects the city or village board have powers which do not belong to Township Boards, as, for instance, the city or village board may divide the city or village into sub-districts, and distribute the school moneys among them "*as nearly equitable as possible ;*" and yet these sub-districts have no power to elect local directors, as the city or village, with the territory annexed, is made a *special district*, and the government of all the schools *specialty* conferred on a board of three persons.

The last clause in sec. 33, is not in conflict with sec. 32 or 35, but qualified and explained by them, and means nothing more than that in case of transfers of township territory to a city or village, the city or village board shall have entire control of such school, and the territory so transferred shall pay the same rate of tax on its property, for the support of such school, as the city or village property pays, as in the case of transfers from one township to another ; and this is all it can possibly mean. But, unlike the case of transfers from one township to another, the power of taxation is obviously vested exclusively in the city or village board, as the city or village, with the territory "*so annexed,*" is, by sec. 32, made a special district ; therefore, it would follow that the city or village board should certify to the Auditor of the proper county, the estimate of tax required for the support of such school, including the territory "*so annexed.*" To prevent all possible doubt on the subject, it might be wise for the Township Board to specify in the terms of agreement or order by which the transfer is made, that the territory so transferred shall be subject to the same rate of tax for school purposes as the city or village property. Section 32 is the basis, and must control the construction which should be given to sections 33 and 35, so as to make them harmonize.

The conclusion of the whole matter is this : When transfers of territory are made as aforesaid, the territory so annexed becomes as much a part of the city or village school district, as if the corporate limits of said city or village had been extended so as to embrace said territory : that said territory, when so annexed by the joint agreement or order of both boards, cannot be detached without the joint action of both boards ; and that the language near the close of sec. 33, viz :

"such transfers shall be controlled, and such schools supported, in the same manner and on the same principles as in case of like transfers when two or more townships adjoin," means that the transfer shall be made "whenever it shall happen that persons are so situated as to be better accommodated at the school" or schools of the city or village, and that said school or schools shall be jointly supported by a tax on the property of said city or village and territory "so annexed."

Of the propriety of such transfers, and whether the best interests of the persons transferred and the cause of education would be subserved thereby, the city, village and township Boards of Education must be the sole judges.

The great object of the boards to whom this responsible duty has been entrusted, should be to form, as far as may be practicable, permanent and efficient districts, competent both in respect to taxable property and number of youth, to sustain good schools from eight to ten months in each year, and affording 'all requisite facilities for the regular attendance of all the youth entitled to participate in the benefits of the school.

Whenever such transfers become necessary or expedient, the utmost care should be taken to secure the general co-operation of the inhabitants interested, and to avoid all those sources of contention and discord which are so fatal to the prosperity, harmony and efficiency of a school. "The good sense of the inhabitants may be relied upon, to perceive ultimately their true interests: and the loss of time is unimportant when compared with the consequences of defeating the wishes of a decided majority, or even of a respectable minority of the inhabitants of a district or neighborhood."

SCHOOLS FOR COLORED CHILDREN.

There has been occasional inquiry as to the proper construction of the provisions in favor of colored youth. The law requires the directors in each sub-district to enumerate separately the colored youth, in order that the amount of school funds applicable to the payment of teachers, and apportioned to any township on account of the colored youth resident therein, may be expended for their instruction, and for no other purpose.

There is some ambiguity, it is true, in the language employed in sec. 31, owing, it is believed, to faulty punctuation. But from all the provisions contained in the law relative to colored youth, and from the statements of those who aided in drawing up those provisions, the following may be regarded as the fair and legitimate construction:

1. The proper boards of education are required to establish, within their respective jurisdictions, one or more separate schools for colored children, when the whole number by enumeration exceeds thirty, and to continue said schools in operation until the moneys apportioned on account of said colored youth shall be exhausted, or until the average number in attendance shall be less than fifteen for any one month. In the latter case it is made the duty of the board of education, or other school officers, to discontinue said school or schools for a period not exceeding six months at any one time.

2. When the whole number by enumeration is less than thirty and more than fifteen, it is the duty of the board to provide a school for colored children, whenever the funds applicable to that purpose shall be sufficient to keep the school in operation a reasonable length of time.

3. If the number of colored children shall be less than fifteen, the directors shall reserve the money raised on the number of said colored children, and the money so reserved shall be appropriated for the education of such colored children, under the direction of the township board.

4. The money so reserved for the education of colored children, may be used to procure for them private instruction ; or, the teacher of the sub-district school may be employed to instruct them in an evening school, or at such other times as may be deemed expedient ; or they may be instructed during the vacation of the school for white youth ; or they may be admitted to the common school of the sub-district, if no objections are raised against such an arrangement.

In the statistical summary which preceded the foregoing discussion of our school legislation, and the construction of its leading features, the specific requirements of section 56, of the Act of 1853, have been, in some degree, anticipated. That section reads as follows : " The State Commissioner, in the Annual Report of his labors and observations, shall present a statement of the condition and amounts of all funds and property appropriated to purposes of education ; a statement of the number of common schools in the State, the number of scholars attending such schools, their sex, and the branches taught ; a statement of the number of private or select schools in the State, so far as the same can be ascertained, and the number of scholars attending such schools, their sex, and the branches taught ; a statement of the number of teachers' institutes, and the number of teachers attending them ; a statement of the estimate and accounts of the expenditures of the Public School Funds of every description ; a statement of plans for the management and improvement of Common Schools, and such other information relative to the educational interests of the State as he may think of importance." It is believed that the injunction of the law will be met, in addition to the summary of school funds and statistics above mentioned, and the contents of the Appendices, by some observations under the following heads :

1. The Irreducible School Funds : and herein a rapid outline of their origin and present condition.

2. A synopsis of other school revenues beside taxation, namely, Fines, Swamp Lands, etc.

3. A comparison of the cost and advantages of Private Schools with Common Schools.

4. Teachers' Institutes.

5. A statement of plans for the management and improvement of Common Schools, and other information relative to the educational interests of the State.

THE IRREDUCIBLE OR SPECIAL SCHOOL FUNDS.

These now constitute a capital of \$2,044,056, the proceeds of specific appropriations of lands by Congress for school purposes, upon which the State Treasury pays an annual interest of six per cent. This income is not distributed by a uniform rule, however. Those territorial divisions of the State, known as the Virginia Military District, United States Military District, and Connecticut Western Reserve, are each entitled to receive the income of the School Funds so designated, in proportion to the whole number of youth therein, while in the remainder of the State, the rent of section sixteen, or the interest arising from the proceeds of its sale, is paid exclusively to the inhabitants of the original surveyed townships. The whole number of youth of school age in the Virginia Military District, for instance, constitutes the divisor of the entire income, thus affording an obvious method of distribution to the counties ; while a similar calculation must attend the apportionment to the respective townships of the proceeds of section sixteen. Besides the inconvenience from this state of things, there is produced a great inequality of benefit. One township may receive a large sum—their section of land having been fortunately located or judiciously sold—while an adjacent township receives a mere pittance. Still, it is doubtful whether there is any remedy for this inequality. In Indiana, an attempt was recently made to consolidate these township funds, distributing their income equally throughout the State ; but the Su-

preme Court of the State decided that such a measure was a violation of the trust created by the tenure of these lands from Congress, or (to reverse the injunction of the Ohio Constitution), that "the income arising therefrom," was *not* "faithfully applied to the specific objects of the original grants or appropriations."

The ground upon which the diversity in the application of these funds rests, will more fully appear by a brief synopsis of the original grants or appropriations; for, at the first glance, it excites surprise that such an incongruity should be suffered to continue in the condition of our School Funds.

The ordinance of the Continental Congress which first provided for the disposition of lands northwest of the river Ohio, was passed May 20th, 1785, and resulted in the survey of the Seven Ranges, which are bounded on the north by a line drawn due west from the Pennsylvania State line, where it crosses the Ohio river, for the distance of 42 miles; thence south to the Ohio river at the southeast corner of Marietta township, and thence up the river to the place of beginning. This tract comprises all of Jefferson, Harrison, Belmont, and Monroe counties, most of Carroll, and small portions of Columbiana, Tuscarawas, Guernsey, Noble, and Washington along their eastern boundaries. The Ordinance of 1785, among other reservations, withheld from sale "Lot number 16 of every township *for the maintenance of Public Schools within the said township.*"

The contracts first executed with the Ohio Company included the entire territory between the west line of the Seven Ranges, the Ohio and Scioto rivers, and the northern boundary of the tenth township from the Ohio river, extended westwardly to the Scioto. The last mentioned boundary would now be a line passing through the centre of Coshocton county, and including the southern tiers of townships in Tuscarawas and Knox counties. The government stipulated, and the company agreed, that "the lot No. 16 in each township *be given perpetually for the purposes contained in the said Ordinance of the 20th of May, 1785.*" The purchase of the Ohio Company was finally restricted to a tract bounded on the south by the Ohio, east by the Seventh Range of townships, by the western line of the fifteenth range of townships on the west, and a line on the north so drawn as to make seven hundred and fifty thousand acres, exclusive of reservations. The company finally became possessed of 964,285 acres, lying along the Ohio river, and now including Meigs and Athens, most of Washington and Gallia, and adjacent fractions of Morgan, Hocking, Vinton, and Lawrence counties.

The reservation in the Symmes' Purchase was likewise expressed; "of Lot No. 16 for the purpose mentioned in the Land Ordinance of the 20th of May, 1785." Symmes' contract was originally for a million of acres between the Great and Little Miami, but the tract finally conveyed in 1794 was bounded on the north by a line connecting those streams, a little above Lebanon, in Warren county, and contained 311,682 acres.

In 1802, Congress passed an act authorizing the organization of the State of Ohio, and, among other inducements for a provision exempting lands sold by the United States from taxation for a period of five years, proposed "that the section number sixteen, in every township, and where such sections had been sold, granted, or disposed of, other lands equivalent thereto, and most contiguous to the same, shall be granted to such township for the use of schools."

So far, certainly, the language of grants seems to imply separate township funds, but the next stage of the question recognizes a different kind of dedication. The Ohio Convention accepted the proposition of Congress, but with an important condition, as follows: "*Provided*, The following addition to, and modification of the said propositions shall be agreed to by the Congress of the United States, viz: That in addition to the first proposition securing the said section, number sixteen, in every township within certain tracts, to the inhabitants thereof, for the use of schools, a like donation equal to the one thirty-sixth part of the amount of the lands in the United

States Military Tract shall be made for the support of schools within that tract; and that the like provision shall be made for the support of schools in the Virginia Reservation, so far as the unlocated lands in that tract will supply the provision aforesaid, after the warrants issued from said State have been satisfied; and also, that a donation of the same kind, or such provision as Congress shall deem expedient, shall be made to the inhabitants of the Connecticut Reserve; that of all the lands which may hereafter be purchased of the Indian tribes, by the United States, and lying within the State of Ohio, the one thirty-sixth part shall be given as aforesaid for the support of public schools; that all lands before mentioned to be appropriated by the United States, for the support of schools, shall be vested in the legislature of said State in trust for said purpose."

Congress, by act of March 3, 1803, assented, enacting (Section 1) that the tracts therein described were "appropriated for the use of schools in the State, and shall, together with all the tracts of land heretofore appropriated for that purpose, be vested in the legislature of the State in trust for the use aforesaid, and for no other use, intent, or purpose whatever." The same section proceeds to grant eighteen quarter townships, or one thirty-sixth of the lands in the United States Military District, "for the use of schools within the same;" secondly, fourteen quarter townships, also situated in the United States Military District, "for the use of schools in that tract commonly called the Connecticut Reserve;" thirdly, so much of the Virginia Military Reservation to be selected by the Ohio Legislature from unlocated lands therein, as would amount to one thirty-sixth of the whole tract; and, fourthly (which is the last clause of the first section), "one thirty-sixth part of all the lands of the United States lying in the State of Ohio, to which the Indian title is not extinguished, which may hereafter be purchased of the Indian tribes by the United States, which thirty-sixth part shall consist of section sixteen in each township, if the said land shall be surveyed in townships of six miles square, and shall, if the lands be surveyed in a different manner, be designated by lots." The second section declared "that the several appropriations for schools made by the preceding section" were "in conformity to, and in consideration of, the conditions agreed on by the State of Ohio by the ordinance of the convention of the said State bearing date the 29th day of November, 1802."

Whatever may be the construction of the Ordinance of 1785, of the subsequent contracts with the Ohio Company and John Cleves Symmes, and of the seventh section of the act of Congress of April 30, 1802, there seems to have been no question as to the meaning of the Ohio Convention and of Congress, in regard to the School Lands appropriated for the United States Military District, the Virginia Military District, and the Connecticut Western Reserve. But if the proceeds of these grants can be properly treated as a single fund, the income of which may be distributed equally to the youth of school age in the respective districts, why may not the grant of one thirty-sixth of the lands to which the Indian title was unextinguished in 1802, be disposed of in the same manner? That portion of the State which might be denominated the Greenville Treaty District, from the well-known boundary which then separated the Indian Territory from the lands ceded in 1795 to the United States, can readily be identified on any map of the State, and is recognized by the fourth clause of the first section of the act of Congress, passed in compliance with the resolution of the Ohio Constitutional Convention, to be as distinctly a separate district, for the purpose of a grant of school lands, as the Virginia Military or other special districts. If the funds arising from the donations to the latter can be legally consolidated, and their incomes distributed *per capita*, no good reason appears why all the counties between the United States Military District and the Western Reserve, and north-west of the old Greenville line—including Wayne, part of Holmes, Ashland, Richland, part of Morrow,

Marion, Hardin, Union, Logan, Shelby, Mercer, Crawford, Seneca, Sandusky, Ot-towa (except one township in Western Reserve), Lucas, Wood, Hancock, Aug-laize (except part of one township in Virginia Military District), Allen, Putnam, Henry, Fulton, Williams, Defiance, Paulding and Van Wert counties—should not be placed on an equal footing as to the enjoyment of a school fund arising from the sale or lease of section sixteen; although, if the rest of the State, whose donations are of an older date, are permitted to receive these proceeds by the rule of town-ship distribution, it may be inexpedient to make any change in the existing sys-tem. These particulars are not offered as the foundation of any recommendation to that effect. The subject is too much environed by difficulties, and these have been too fully considered by the General Assembly, to warrant any change, unless upon greater consideration than the undersigned has been able to give to the sub-ject.

By act of March 2, 1807, Congress appropriated eighteen quarter townships and three sections, to be selected by lot from lands lying between the United States Military Tract and the Western Reserve, for the use of schools in the Virginia Military Reservation—thus removing a restriction contained in the act of 1803, which confined their selection to the Virginia Military District. In return the State of Ohio released to the United States the thirty-sixth part of the tract first designated, accepting the above grant in lieu thereof. It may be well to add that the Virginia Military District (or the tract between the Scioto and Little Miami, reserved by Virginia from her cession of the territory north-west of the Ohio river for the satisfaction of land bounties issued to her troops upon Continental estab-lishment), may be traced upon a Township Map of Ohio as follows. It includes the whole of Adams, Brown, Clermont, Clinton, Fayette, Highland, Madison, and Union counties; half of Hardin, or Taylorsville, Hale and Dudley townships, and a large portion of Roundhead; part of a single township (Goshen) in Auglaize; one half of Logan, or Rush Creek, Bokengehelas Creek, Jefferson, Perry, Zane, and Goshen townships, with large fractions of McArthur, Monroe, and Lake, and a smaller portion of Stokes; one quarter of Champaign, or Wayne, Rush and Go-shen townships, with a large part of Union and a less fraction of Salem; the north-east and south-east extremities of Clark, being the eastern portions of Pleas-ant and Harmony and the southern portions of Madison and Greene townships; three-fourths of Greene, or all of the county except Bath and Beaver's Creek town-ships, and those portions of Miami, Xenia and Miami which lie west of the Little Miami river; two-fifths of Warren, or Hamilton, Salem, Washington, and part of Wayne, townships; a single township (Anderson) at the south-east angle of Ham-ilton; two-fifths of Scioto, viz: Nile, Washington, Union, Brush Creek and Mor-gan townships; three-fifths of Pike, viz: Camp Creek, Sunfish, Mifflin, Perry, Pebble, Benton, Peepee, and the west half of Jackson townships; two-thirds of Ross, viz: Franklin, Huntington, Paxton, Scioto, Twin, Paint, Buckskin, Concord, Union, and Deerfield townships; two-thirds of Pickaway, viz: Wayne, Deer Creek, Perry, Jackson, Monroe, Muhlenberg, Darby and Scioto; seven of the nineteen townships of Franklin, viz: Jackson, Pleasant, Prairie, Franklin, Nor-wich, Brown, and Washington; a narrow belt along the west line of Delaware, to wit: the townships of Thompson and Scioto, and a fraction of Concord; and, finally, the two south-western townships of Marion, viz: Green Camp and Bow-ling Green—to the place of beginning "in a large wet prairie, or swamp," whence flow, in opposite directions, the Scioto and Great Miami towards the Gulf of Mexico, and the Auglaize northwardly to its junction with the Maumee or Miami of Lake Erie. The sale of the school lands allotted to the inhabitants of the Virginia Mil-itary Di-strict, occurred in pursuance of acts passed by the General Assembly in 1827 and 1828.

The United States Military District, so frequently mentioned in the present connection, was appropriated by an act of Congress, in 1796, to satisfy the land bounties granted by the Continental Congress to the officers and soldiers of the revolution. It was bounded as follows: "beginning at the north-west corner of the original seven ranges of townships and running thence fifty miles due south along the western boundaries of the said range; thence due west with (to ?) the main branch of the Scioto river; thence up the main branch of the said river to the place where the Indian boundary line crosses the same; thence along the said boundary line to the Tuscarawas branch of the Muskingum river at the crossing place above Fort Laurens; thence up said river to a point where a line run due west from the place of beginning will intersect the said river; thence along the said line to the place of beginning." The language here quoted is from the act of June 1, 1796, and is geographically inaccurate, for when the old Greenville line (the Indian boundary mentioned) reaches the site of Fort Laurens (near the villages of Calcutta, on the southern border of Stark, and of Bolivar, in Tuscarawas counties) there is no need of ascending the Muskingum to reach a point due west from the place of beginning. A few miles from the site of Fort Laurens, directly east connects with the north-east corner of the seventh range of townships. The act further directed this tract to be surveyed into townships of five miles square; and these were afterward surveyed into quarter townships of two and a half miles square, containing 4,000 acres each. Consequently the grant to the United States Military District of eighteen of these quarter townships, contained in the act of 1803, amounted to 72,000 acres, or about one thirty-fourth of the whole extent of the District. The appropriation to the Connecticut Reserve by the same act, of fourteen quarter townships, or 56,000 acres, was, of course, inadequate; while the subsequent allotment of eighteen quarter townships, and three sections within this tract for the benefit of the Virginia Military District may have amounted, together with other locations made between the Scioto and Little Miami, from 1803 to 1807, to the proportion of one thirty-sixth of the lands in the latter tract.

The School Lands originally granted to the United States Military District, remained under lease until 1827-8, when the inhabitants were authorized to vote their consent to sell them, which was done, and their proceeds now constitute a portion of the irreducible fund. The district entitled to a uniform division of their yearly income may thus be designated on the map of Ohio: The whole of Coshoc-ton county, and the following fractions, greater or less, of the adjacent counties; of Tuscarawas, all except most of Warren and Union, and smaller portions of Will and Rush townships; of Guernsey, all except Londonderry and Oxford on the eastern, and Spencer on the southern border; of Noble, only Sections 19, 20, 21 and 22 in Township one, Range one west of the seven ranges; of Muskingum, whatever lies north of the latitude of Zanesville, viz: Union, Perry, Washington, Falls, Hopewell, Highland, Salem, Muskingum, Licking, Monroe, Adams, Madison, Jefferson and Jackson: of Holmes, all but Washington and Ripley, and portions of Prairie, Salt Creek, Paint, Knox and Monroe; of Licking, all but Etna and Bowling Green, and parts of Union and Licking, which constitute its southern border; of Knox, all but a narrow wedge extending from west to east along the northern line of Middleberry and Berlin; about half of Morrow, viz: Chester, Bloomfield, Harmony, Bennington, Penn, Lincoln, Westfield, and part of Franklin townships; most of Delaware, all except the narrow belt west of the Scioto; and of Franklin, the northeastern townships of Jefferson, Mifflin, Clinton, Plain, Blendon, Sharon and Perry.

The donation of 56,000 thousand acres for the use of Schools on the Western Reserve, was probably one thirty-sixth of the land east of the Cuyahoga river; but when, in 1805, the Indian title was extinguished by the Treaty of "Fort Industry, on the Miami of the Lake," east of the meridian line drawn from Lake

Erie along the western limit of the Connecticut Reserve, and thence south to the Greenville line, it became the duty of Congress to furnish a due proportion of School Land for the remainder of the Reserve—which was estimated by a memorial of the Ohio Legislature, dated January 21, 1827, to be 43,000 acres. It was not, however, until June 19, 1834, that an act of Congress was passed, directing the President of the United States to reserve from sale public lands in Ohio sufficient, in addition to the grant of 1803, to constitute one thirty-sixth of the area of the Western Reserve for the use of Schools. Under this act it was ascertained that the State of Ohio became entitled to 37,758 acres, most of which was located in the counties of Defiance, Henry, Williams, Paulding, Van Wert and Putnam; in 1848 the people of the Western Reserve, by a vote authorized by the General Assembly, decided in favor of their sale; in 1850 provision was made for their appraisalment and sale, and the lands in question are now generally disposed of. An income of six per cent., upon their net proceeds, is paid to the counties of Ashtabula, Trumbull, Lake, Geauga, Portage, Cuyahoga, Medina, Lorain, Huron and Erie; to ten townships of Mahoning, viz: Berlin, Ellsworth, Canfield, Boardman, Poland, Milton, Jackson, Austintown, Youngstown and Coitville; to all of Summit, except Franklin and Greene townships; to three townships of Ashland, viz: Ruggles, Troy and Sullivan; and the eastern extremity of Ottawa, consisting of Danbury township, and a portion of the Bass Islands in Lake Erie.

The Moravian School Fund is usually mentioned in financial and school reports. Congress, at an early day, granted three tracts of four thousand acres each to the Society of United Brethren, for propagating the Gospel among the Heathen, in trust for the Christian Indians of the Muskingum. These tracts included the Missionary Stations of Schoenbrum, Gnadenhutten and Salem in Tuscarawas county, and were re-conveyed in 1824 to the United States, in consideration of certain provisions for the benefit of the Society and the remnant of Indians then surviving. By an act of Congress, passed the same year, the Secretary of the Treasury was allowed to set apart from the sale of these lands, one lot not exceeding one thirty-sixth part of each tract, the title being vested in the Legislature of Ohio in trust for the use of Schools in the same manner that other lands have been granted for that purpose.

By a communication from the Auditor of State, it appears that the total amount of payments into the State Treasury, on the 15th November, 1854, constituting the School Trust Fund, or the bulk of the "Irreducible Debt of Ohio," was as follows:

Virginia Military School Fund.....	\$ 150,150 85 7
United States " "	120,272 12 0
West. Reserve " "	242,818 00 3
Section Sixteen.....	1,527,940 98 1
Moravian	2,873 97 0

\$2,044,055 93 1

As before stated, the State receives these funds as a perpetual loan, and pays an annual interest of six per cent. thereon for distribution in the localities entitled to the proceeds.

A SYNOPSIS OF OTHER SCHOOL REVENUES—FINES, SWAMP LANDS, &C.

A brief synopsis of legislative provisions, with the dates of their passage annexed, will indicate those pecuniary penalties, which, by the neglect of school officers, are frequently diverted from the use of schools; and which, if an account was rendered in the different counties and townships of the State, might afford a considerable fund of arrearages.

The following is a list of the fines, which the different acts, whose dates are given, direct to be paid into the county treasuries for the use of schools.

1. One dollar for the importation or sale of salt, without legal inspection at Cincinnati, Portsmouth, or Cleveland—February 3, 1840.
2. Not exceeding five hundred dollars for procuring abortion—February 27, 1834.
3. One hundred dollars by county treasurer for failing to make annual settlement with State treasurer—January 3, 1843.
4. Not exceeding one hundred dollars for wantonly or maliciously opening enclosures—February 28, 1846.
5. Five dollars for every hundred pounds of fish, except shad, mackerel or herring, sold without inspection—March 9, 1831.
6. Five to fifty dollars for failing to bury or burn the offal of fish, taken in the waters of this State, to the amount of one or more barrels—March 9, 1831.
7. Five hundred dollars for keeping gambling instruments; aiding in gambling or becoming a common gambler—January 17, 1846.
8. Not exceeding fifty dollars by county inspectors for receiving more than their prescribed fees or buying condemned articles—March 9, 1821.
9. Not exceeding ten dollars for obstructing the navigation of the Muskingum river—March 1, 1834.
10. Not exceeding ten thousand dollars by any officer or corporation, who is in contempt for disregarding orders of court in *Quo Warranto* procedure—March 17, 1838.
11. Fifty cents by manufacturers of salt for each barrel not drained and packed according to law—April 30, 1852.
12. One half of amount received by county auditors (the other half applied to Agricultural fund by act of February 8, 1847) for licenses of "any traveling show"—(further defined as "any natural or artificial curiosity or exhibition of horsemanship in a circus or otherwise for any price, gain or reward")—at not less than twenty nor more than fifty dollars; also, one half of fines of one hundred dollars for exhibiting without such license—auditor to apportion the above proceeds to the respective school districts (now the townships and special districts) according to the number of youth therein—February 28, 1831, amended by act of February 8, 1847.
13. The amount of any debt or demand upon which any bank shall have taken illegal interest, less the per centage of the prosecuting attorney, provided the debtor has not commenced proceedings within six months from the transaction—March 19, 1850.

The fines payable to Township Treasurers for the use of schools are as follows:

1. Five to fifty dollars for unauthorized traffic near camp meetings—March 26, 1841.
2. Ten dollars for allowing Canada thistles to mature on defendant's land, and twenty dollars for knowingly vending any grass or other seed in which there is any seed of the Canada thistle—March 6, 1844.
3. Divers penalties under the act to restrain immoral practices, passed February 17, 1834, viz: one to five dollars for sabbath-breaking; five dollars for selling spirituous liquors on Sunday; not exceeding twenty dollars for disturbing religious meetings; twenty-five cents to one dollar for each offense, "if any person of the age of fourteen years or upward shall profanely curse or damn, or profanely swear by the name of God, Jesus Christ, or the Holy Ghost;" fifty cents to five dollars for exciting disturbance at a public meeting; fifty cents to five dollars for playing bullets, running horses or shooting at a target in towns or villages; ten to one hundred dollars by any keeper of a public house or retailer of spirituous liquors who is connected with a nine pin alley; ten dollars "if any person or persons shall exhibit any puppet show, wire dancing or tumbling, jugglery or sleight of hand within this State, and shall ask and receive any money or other property for exhibiting the same;" ten dollars for defacing any advertisement set up by authority of law; not exceeding one hundred dollars for bull or bear baiting and other torture of animals; not exceeding twenty dollars for any agency in "the game commonly called cock fighting;" one to five dollars "if two or more persons shall run a match horse race or races in any public road in common use for the purpose of trying the speed of their

horses; and if any justice of the peace fail to pay over the above fines for immoral practices he shall forfeit double amounts. 4. Five to fifty dollars for firing cannon or exploding more than five ounces avoirdupois of gunpowder on public streets or highways, except in certain cases—February 10, 1845. 5. One dollar for each muskrat killed between May 1 and October 15, "provided that nothing in this act contained shall be construed to prevent any person from destroying muskrats where the same shall be injurious to works of a public or private nature"—"An act to protect the fur trade," passed January 18, 1830. 6. Fifty dollars for unlicensed peddling—February 7, 1848. 7. Five to fifty dollars by manufacturers who compel any women or children under eighteen years of age, or permit any child under fourteen years, to labor more than ten hours in any one day—March 19, 1852. 8. Twenty-five cents to one dollar by owner of "habitually breachy or unruly animals, after due notice by township trustees, payable to "the treasury of the school district in which defendant resides" (now the township treasury)—January 17, 1840. 9. Five to twenty-five dollars by any tavern keeper, grocery keeper, or other person, for harboring any intoxicated Indian or Indians, "for the use of the school district"—March 20, 1840.

By act of March 14, 1853, personal property escheated to the State is appropriated to common schools.

In respect to the swamp lands granted by the General Government to the Western States, by the act of September 28, 1850, the allotment to Ohio was only 25,720 $\frac{7}{10}$ acres, while Indiana receives 1,286,827 $\frac{4}{10}$ acres. This contrast proves the extent to which Ohio lands are susceptible of cultivation, or that the designation of "swamp lands" has not been applied with much precision, or governed by an uniform rule.

The legislation by the State of Ohio assumes that these lands are in a condition unsuitable for tillage and deleterious to health, and the acts of March 2, 1853, and April 25, 1854, offer inducements for promptly reclaiming them. The auditors of the counties in which they are situated, are required to advertise for proposals to drain and reclaim such lands, and award the contract of drainage and reclamation to the lowest responsible bidder. A previous section provides for the appraisal of the land *before they have been drained and reclaimed*, and the only means set apart by the act to pay for such drainage consists of "said lands lying in said county at the appraised value thereof." The first eight sections of the act of 1853 contemplate that, after the lands are reclaimed, they may be taken at the appraised value before reclamation to the amount of the contractor's bid; and then section 9 adds "that if after the said swamp or overflowed lands of this State, lying within any county, be drained or reclaimed as herein provided, there shall remain any of the said lands undisposed of, it shall be the duty of the county commissioners of such county to appraise the same, and make returns of such appraisal as aforesaid; upon the filing of such returns in his office, the said county auditor is hereby authorized to sell the said lands at the appraised value thereof to any applicant therefor, who will make an oath or affirmation that it is his intention to improve the same and make the same a permanent residence, or that the same adjoin to and are necessary to the proper improvement of lands then owned and improved by such applicant, which said oath or affirmation the said county auditor is hereby authorized to administer; and in all cases of sales, as prescribed in this section, the said county auditor shall receipt to the purchaser for the amount of money received, and describe therein the lands sold, which said receipt, upon presentation and delivery to the governor, shall entitle the purchaser to a patent for such land; *Provided*, that such of said swamp or overflowed lands as are incapable of being drained or reclaimed, may be sold without the oath or affirmation hereinbefore required."

Two years is the period fixed for the performance of these contracts of drainage, and when companies have been formed for the purpose, the work done by them may be estimated in money, and lands conveyed at the appraised value. Sec. 10 finally provides "that all moneys received by said county auditor upon all sales as aforesaid, shall be paid into the county treasury of the county in which the lands sold are situated, to reimburse the county for the expenditures of draining and reclaiming said swamp or overflowed lands, and the residue, if any there be, shall be paid by said County Treasurers into the State Treasury for the use of schools." Under these circumstances, it would be unreasonable to expect any material addition to the resources of schools from a reversionary interest so contingent.

PRIVATE SCHOOLS.

The statistics received at this office are not numerous or specific enough to sustain a comparison, as to the cost or otherwise, with the public schools, and they are, therefore, withheld. One general remark may be ventured, however, that in no State have the higher departments of common schools so effectually taken the place of Academies as in Ohio: while in the city of Cincinnati they are generally admitted to be a sufficient substitute for a collegiate course of instruction. In the city of New York, the Free Academy—the final gradation of their system of public schools—only differs from the best universities of the country, by a course of study more distinctly in accordance with the practical necessities of the times—an improvement, in fact, upon the monkish routine of many colleges.

One illustration may be added of the point of comparative expense. In 1851, the School Directory of New York ascertained that the aggregate number of pupils in thirteen private schools in various parts of that city was 1282, and the amount actually paid for their tuition alone was \$15.137 per quarter, equal to \$60.548 annually, including the expense for books, stationery, &c., or \$47.22 without the latter, while, under the present system of popular instruction in New York city, the whole cost per scholar, including the items named, is \$6.86 a year, or less than one-sixth of the cost in the private schools. Late returns show that the annual cost of a pupil in the schools of Cincinnati, is about \$7.00; in Cleveland, \$7.97, and in Columbus, \$8.55, a result not likely to be changed by a more extended comparison.

TEACHERS' INSTITUTES.

These institutions are prominently mentioned, because our school legislation seems to award to them a preference, even over Normal Schools, as the best and most available agency for the preparation of Teachers. Their history is a striking illustration of a great want finding its own remedy. Of late years, all quarters of the State, and especially those where the schools were in the best condition, have sent forth a loud demand for teachers, possessing not only the requisite learning, but also the practical skill for teaching others. In the absence of Normal Schools, those who proposed to qualify themselves to teach, invoked the voluntary principle. Associations were formed, and the services of gentlemen long engaged in the art of instruction, were secured; classes organized; drills as resolutely pursued as at a military school; the best methods of teaching the different branches tested by discussion and experiment; a generous enthusiasm in all the details of mental and moral development cultivated; in short, Teachers' Institutes sprung into existence, and have continued during the last ten years to increase in numbers and influence. In Ohio, especially, they have not been allowed to become too technical in their exercises, but have been diversified with such a degree of scientific, literary, and social interest, as to attract general attention and attendance. A Teachers' Institute affords intellectual recreation to the community in

which it is held, similar to that produced by a course of lectures, except that the former is comprised in a few days or weeks, instead of extending over months.

The Art of Instruction is thoroughly attained, only by long experience, founded upon a natural aptitude; and hence the most effective lecturers at these Institutes are entitled to liberal payment for their services. As soon, therefore, as the General Assembly became satisfied of the beneficial influence of such sessions, a law was passed for their encouragement,—at first, in a few northern counties, but now made general in its provisions,—which authorizes appropriations by the county authorities in certain cases. The fund first specified for these aids, was that portion of the interest from the Surplus Revenue, which the counties were allowed to retain and invest permanently for certain local uses—namely, the difference, after payment of expenses, between the five per cent. required to be remitted to the State Treasury, and the six or seven per cent. which was reserved on the loans—an average of at least one per cent., and which was, in some instances, so judiciously invested as to yield a good income.

The following is a brief synopsis of the legislation on this subject: By the statutes of February 8, 1847, February 24, 1848, and February 16, 1849, it is provided, that on the application of forty teachers, resident in a county, and proposing to organize a Teachers' Institute, County Commissioners *may* ("it shall be lawful for," &c.,) appropriate the avails of the fund last mentioned, or any part thereof, "for the purposes of such association." Section 2, of the act of 1847, provides, that "the moneys so appropriated shall, upon the order of the County Auditor, be paid over and expended by the Board of School Examiners of the proper county; the one-half thereof at least to the payment of suitable persons as instructors and lecturers to such associations, and the balance thereof [in the language of the amendatory act of February 24, 1848,] to the purchase and support of suitable Common School Libraries, for the several Common School districts in the several counties in this State, that may be in the possession of the fund named in the first section of said act." The act of 1849 authorizes the County Commissioners to appropriate \$100, when the special fund above named is insufficient or does not exist, provided the County Examiners concur in the petition of the prescribed number of teachers, and the "said teachers shall have first raised and paid over, or secured to be paid over to said Board of School Examiners for the purposes and benefit of such association, at least one-half of the sum for which they shall so petition the County Auditor, and which payment or security for payment as aforesaid, shall be made known to said Auditor, by the receipt or certificate in writing of said Board of School Examiners."

With this slight encouragement from the county authorities, these Teachers' Association for self-culture, have become a prominent educational institution of the State—recognized as such by the School Act of March 14, 1853, which enjoins upon the State Commissioner of Common Schools the duty of "superintending and encouraging Teachers' Institutes," and requires his annual report to contain "a statement of the number of Teachers' Institutes, and the number of teachers attending them." Since the State Legislature has thus indicated so emphatically, its approval of these associations, it may not be improper to urge the county authorities not to withhold the appropriation referred to in the act last quoted. "The County Commissioners shall be and they are hereby authorized," &c., is the language of the law—words almost purporting a command, as will be seen. No more judicious measure for the interest of education in Ohio can be suggested at the present juncture than efficient and cheerful aid to that agency, which experience shall show to be the best means of securing and training teachers. We can say, without irreverence,—“the harvest is great, but the laborers are few.” Our High Schools, powerfully aided by the colleges of the State, will furnish candidates, let us hope, in sufficient number, and if Teachers' Institutes, commanding the best

practical skill in the whole county, can efficiently supply the art—the professional skill and tact so indispensable in the care and culture of youth—then will the entire machinery of our system of public instruction, move forward with celerity, with energy, and with most satisfactory results.*

A STATEMENT OF PLANS FOR THE MANAGEMENT AND IMPROVEMENT OF THE COMMON SCHOOLS, AND OTHER INFORMATION RELATIVE TO THE EDUCATIONAL INTERESTS OF THE STATE.

For the past twenty-five years, great efforts have been made by enlightened educationists, statesmen, and philanthropists, to elevate the character, improve the condition, extend and increase the efficiency of our system of popular education. Some of them have made the tour, not only of the several States, but also of Europe, for the purpose of carefully noting the different school systems, and minutely observing their practical workings. The whole subject has been repeatedly, fully, and ably discussed by many of the leading men of the nation. From all these observations and discussions, some of the plans and means for securing a thorough and efficient system of Common Schools, may now be regarded as well settled. Among these are the following, to wit :

1. Good school houses, eligible sites, and ample play grounds.
2. Properly qualified teachers.
3. Great care and thoroughness in the examination of teachers.
4. The active and zealous co-operation of parents, and school officers.
5. Large and permanent school districts.
6. Teaching a few subjects at once, and teaching them thoroughly.
7. Teachers' Institutes, Associations and Normal Schools.
8. School Libraries and apparatus.
9. The introduction of the graded system to the greatest practicable extent.
10. High Schools and High School Departments.

1. *Good School Houses.*

The close connection of 'good school houses with good schools, is now conceded by every intelligent friend of popular education. Indeed, it is hardly possible to have a good school without a good school house ; and the ultimate success of our whole system of Common Schools depends as much on a thorough reform in the construction, furniture, and care of school houses, as upon any other single circumstance whatever.

Acting upon this conviction, and in accordance with the urgent solicitation of the inhabitants, Boards of Education throughout the State, have caused to be erected, within the last two years, a large number of valuable school houses.

Judging from the returns of school officers, it is quite probable, that more than half of the districts in the State are now accommodated with very respectable, convenient, and in some cases, elegant, school houses.

The erection of so many houses within so short a period of time, has, no doubt, imposed upon the people, in many townships, a very heavy tax ; and, considering the monetary crisis through which the people are now passing, there is reason to believe that Boards of Education, in some of the townships, have undertaken to accomplish too much in a single year. But their apology, in most instances, has been, that the inhabitants of the sub-districts, demanded the erection of new school houses, because the old ones were wholly unfit for use.

* See Table F, in Appendix for a list of Teachers' Institutes, held during the year 1854, furnished by Prof. A. D. Lord, of the Ohio Journal of Education.

When the difficulty of procuring the erection of new school houses, under the former school law, is considered in connection with the fact that, previous to the enactment of the present school law, the school houses in three-fourths of the sub-districts in the State, were, to all intents and purposes, unfit for the reception of scholars, it is hardly surprising that Boards of Education should, in some instances, verge to the opposite extreme.

The people should bear in mind, and be encouraged by the fact, that when each district shall be provided with a suitable school house, the expense will not recur for a generation. Parents should also remember, that the interest which their children take in their studies, and the progress they make in the acquisition of learning, most materially depend upon the condition, location, and general arrangement of the school house which they occupy. If it is located without reference to the taste, health, or comfort of teacher or pupil; if it stands on the public highway, on the border of a swampy moor, on the top of a barren knoll, in the middle of a bleak plain, or in any other exposed, unpleasant, uncomfortable spot; if it is destitute of play-ground, enclosure, shrub, or shade tree, and every thing else calculated to render it pleasing and attractive; if its ceiling is only eight or ten feet high, instead of twelve or fourteen; if its dimensions are so contracted as to afford, on an average, only forty or fifty feet of cubic air to each pupil, instead of one hundred and fifty or two hundred; if no provision is made for a constant supply of that indispensable element of health and life, pure air, except the rents and crevices which time and wanton mischief have made; if it is so utterly destitute of internal conveniences and external attractions, as to resemble a gloomy prison, or an Indian wigwam; if it stands in disgraceful contrast with all the other edifices of the neighborhood, public or private; if the only plan or principle which determined its size and furniture, was the *minimum scale of expenditure*; if the pupils, while attending school in it, should suffer from heat or cold, from too much or too little light; if the quantity of air contained in it, is so small as to be soon exhausted of its oxygen, and to cause the pupils to suffer from dullness, depression and headache; if, in short, it is so badly constructed, so imperfectly ventilated, so replete with vulgar ideas, and so utterly repugnant to all habits of neatness, thought, taste, or purity, as to cause the pupil to regard it as the most comfortless and wretched tenement which he ever entered, to think of it with utter repugnance, to dread instinctively the tasks which it imposes, and finally, to take his leave of it, as of a prison, from which he is but too happy to escape; if such is the condition of their school house, then, surely, parents ought to remember that if their children attend school in such an inconvenient, repulsive, disparaging, unhealthy tenement, their lives will be endangered, their physical powers injured, their intellects impaired, their love of learning deadened, their moral sensibilities blunted, their manners become vulgar, and every impression connected with the school, deepened into the most irrepressible antipathy.

It is no wonder that Township Boards of Education have, in some instances, exceeded the bounds of moderation in their efforts to abate such nuisances, and to erect in their stead school houses eligibly located, and so constructed as to promote the health, the comfort, the taste, the manners, and the intellectual and moral improvement of the scholars;—houses which are sources of pleasure to the beholder, ornaments to the districts, and to which every citizen may point with just pride, and in the privileges of which every parent may feel that his children have a rich inheritance.

But in view of the heavy burden of taxes with which the people are at present oppressed, it is respectfully suggested that Boards of Education should not cause to be erected, in their respective townships, more than one or two new school houses in any one year, except in cases where the old ones are in such a dilapidated

ted condition as to render them absolutely and utterly unfit for use. If not more than one house should hereafter be annually erected in a township, and the entire cost of it be assessed on all the property therein, a large majority of the inhabitants would, no doubt, cheerfully acquiesce in the propriety of the tax, and not feel it to be unnecessarily burdensome. By pursuing the line of policy above recommended, boards of education would not only afford the needed relief to the people, and rescue the school law from that disfavor into which it has fallen in some townships, owing to the heavy tax imposed for building too large a number of school houses in a single year, but the best interests of the schools would ultimately be subserved. A great reduction in the number of school houses to be annually erected, would warrant Boards of Education in purchasing larger and more eligible sites, erecting more spacious buildings, and providing them with better furniture. Again, Boards of Education would have more time to deliberate upon the expediency of redistricting their respective townships, with a view to the formation of large and permanent districts, and the introduction, to some extent, of the principle of gradation, and also with a view to supersede the necessity of making any changes in the districts after the erection of new school houses therein. This is a consideration of no small importance; for upon the judicious districting of a township, the prosperity and usefulness of its schools most materially depend.

The maxim, then, of "hastening slowly," applies with great force to the subject of re-organizing school districts, and erecting new school houses. Every circumstance calculated to secure the approbation and conciliate the favor of the people, not absolutely inconsistent with the best interests of the schools, should be duly considered.*

2. *Employment of properly qualified Teachers.*

Although the people of the State have abundant reason to regard with just pride and satisfaction, the highly important work which, within the past few years, they have accomplished in the way of building and furnishing commodious valuable and attractive school houses, and important as these improvements are in themselves, and still more as evidence of the pervading interest which the people feel in the great cause of popular education, yet, without able, thoroughly educated, and experienced teachers, many of the defects and evils complained of in the present condition of the schools, will still exist, and prevent our admirable school system from accomplishing its full measure of benefit. "As the teacher so is the school." Hence School Examiners, Boards of Education, local directors and parents, should take all necessary precautions to protect the community against incompetent and unskillful teachers. The best interests of the schools, the urgent wants of the rising generation, the character of the age, and the perpetuity of all the institutions we hold valuable, demand this at their hands.

Parents and school directors can hardly commit a greater mistake, than to suppose that almost any one, with an indifferent common school education, has intelligence and ability enough to mould properly the character of youth, and teach successfully even the rudiments of an English education. This fundamental error is mischievous in all its operations, and exerts a blighting influence upon one of the most important and dearest interests of the State. It involves an immense sacrifice of valuable time to our children, and lays the foundation of innumerable mistakes, blunders and bad habits, which will follow them through life.

In speaking of the Common Schools of Connecticut, some years since, Dr. Dwight declared that they consumed *ten years* in teaching *badly* what ought to be *well* learned in *two*, or, at most, in *three* years.

* See Table G., in Appendix, for a comparative, but unavoidably imperfect statement of the condition of School Houses in the State.

On the same subject, De Witt Clinton thus expresses himself: "Our system of Common Schools, with all its numerous benefits, is still susceptible of great improvements. Ten years of the life of a child may now be spent in a Common School. In *two years* the elements of instruction may be acquired; and the remaining eight years must be spent in repetition or in idleness, unless the teachers of Common Schools are competent to instruct in the higher branches of knowledge.

"The outlines of Mineralogy, Agricultural Chemistry, Mechanical Philosophy, Surveying, Geometry, Astronomy, Political Economy, and Ethics, might be communicated in that period of time by able teachers, without essential interference with the calls of domestic industry."

The employment of well educated and experienced teachers, especially in graded schools, has since fully demonstrated the truth of their opinions.

To educate a child thoroughly, to develop in proper proportion all his mental faculties and capabilities, to imbue his mind with a just sense of moral obligation and duty, and make him feel that his true happiness consists in a strict adherence to the principles of justice, morality and religion, require attainments of the highest order; and objects of such great moment should never be committed to careless and unskillful hands. It is a delicate and difficult task,—a momentous responsibility, to undertake the education of youth, even with mature years, ripe judgment, a thorough education, and with all the advantages derived from long experience and extended observation. The best interests of our children call for the employment of gifted, skillful, carefully trained, efficient, devoted teachers. And if school officers and parents will but insist upon having such, and no others, the demand will in due time furnish the supply.

Ohio has many schools of high character in charge of gifted, accomplished teachers. From these schools, talented, intelligent and excellent scholars will annually go forth to engage in the business of teaching, and seasonable and persevering efforts should be made to obtain their services. Every reasonable sacrifice should be made in the way of a liberal compensation, to bring into our schools highly educated, zealous and gifted men and women.

Let the opinion, once so prevalent, be forever discarded, that almost any person, if tolerably educated, can teach a good school; and let it be remembered that the instruction which the teacher imparts, whether right or wrong, and the principles which he inculcates, whether good or bad, no coming time can wholly efface. Let it become universal public sentiment, that no person should be intrusted with the education of the young, whose entire character it would not be proper to impress upon the plastic minds of those committed to his charge. Let it also be remembered, that a teacher should know a great deal more than he is required to teach, and that his knowledge should be thorough and exact; that the fixed habit of his mind should be *accuracy* to a *hair's-breadth*, whether in the statement of facts, or the discussion of principles. If he attempts to solve a problem in mathematics, or to state anything pertaining to history, geography, or the occurrences of the day, he should always be right. Nothing short of this can command the respect and confidence of his pupils.

In the second place, a teacher should know how to *teach* what he *knows*, according to the method generally adopted in the best schools of the country. In the third place, he should possess such an amount of general knowledge, such a wide range of useful information, as would enable him to stand above his subject, and survey it in all its relations. In the fourth place, he should not only possess an accurate and thorough knowledge of what he is required to teach, with much additional information, and be well acquainted with the best methods of instruction, and with everything relating to the management of a school, but he should also

possess excellent *common sense*, a sound judgment, great self-control, and extensive knowledge of human nature.

He should understand the influence of motive, comprehend the economy of the passions, and be well acquainted with the avenues to the human heart. He should know how to remove prejudice, conciliate esteem, and excite attention. He should be able to soothe or arouse, to restrain or stimulate; and finally, he should be so well acquainted with the faculties and powers which he is to educate, develop, and brace with proper discipline, as to be able to touch the right spring, with the right pressure, and at the right time.

3. *The Examination of Teachers.*

The communications of County Auditors bear general testimony to the satisfactory manner in which the duties of School Examiners have been discharged during the year. If the Probate Judges in the different counties continue to make as judicious appointments to this important office as heretofore, the present standard of qualifications will not only be secured against reaction, but a demand will probably be established for teachers of still higher attainments. There has been great progress in this direction, since the system of county supervision has been adopted. Before the revision of the Constitution, the Court of Common Pleas appointed the County Examiners—a decided improvement on Township Boards—but it has been found that a single Judge, as at present, is more solicitous to make the best possible selection than when the responsibility was divided among the four judges who composed the Court of Common Pleas.

In a few quarters a desire has been expressed to return to the election of Examiners in the respective townships; but the public voice is emphatically in favor of the mode of selecting Examiners, prescribed by the School Law, as best calculated to secure the services of such men as will discharge intelligently, efficiently and faithfully, the delicate and responsible trust confided to them. In this opinion the undersigned concurs, for the following, among other considerations:

Formerly—it is yet too frequent an occurrence—many of our schools languished because they were taught by those who were immature in years, immature in judgment, and, worse than all, immature in education. It is a momentous responsibility to undertake the education of youth, even with mature years, ripe judgment and the advantages of a thorough education. But the consequences are really fearful when this delicate and responsible task is assumed, as is too often the case, without any of these qualifications. The profession of teaching is rising in the public estimation, and there is now an earnest demand for teachers, who have patiently studied for many years and made themselves thoroughly familiar with the elements of a good education, and the approved plans of organizing schools and conducting all the various school exercises.

For ten years we had an excellent opportunity of witnessing the practical operation of township examinations. In those townships where they had backward schools, and wanted cheap teachers, the people seemed, in many instances, to take especial pains not to elect a board of examiners, who, duly appreciating the importance of their trust, would insist upon a careful and searching examination of the candidates, and then only certificate such as in their candid judgment, possessed the requisite learning and ability to impart instruction in the most approved and effective manner. The mode of selecting Examiners is a grave matter; and the manner in which they execute their sacred duty is of incalculable importance. However admirable in other respects our school system may be, if our teachers are not intellectually and morally qualified for the discharge of their responsible duties, the result will be little better than a failure. The age demands well educated, efficient, intelligent teachers—teachers fully competent in every regard, to dispense the benefits of a thorough education—teachers that know how to instruct

children—not *superficially*, but *thoroughly*—teachers that can develop equally and healthfully every faculty of their pupils—every capability of their being.

We need, then, School Examiners who will respond to this demand as understandingly, and as faithfully, as if they expected to be held pecuniarily responsible for all the irreparable injuries which incompetent teachers must of necessity, inflict on the rising generation. The provision in the School Law, which aims at this important end, merits a fair trial. The law in this regard, is framed nearly on the model of the school law of Holland—which is considered the best for securing school inspection, and the thorough examination of teachers, that the world has yet seen.

There each province is divided into a number of districts, about equal in population to one of our counties, and an inspector appointed for each. Cousin, the French Minister of Public Instruction, pays a high compliment to this plan, and Mr. Vanden Ende says, referring to the matter of School Examiners: "Take care whom you choose for inspectors; they are a class of men who ought to be searched for with a *lantern in one's hand*." This duty, then, should be committed to the hands of those only who are well qualified to discharge it, and who will pledge their honor to do it with the utmost care and deliberation, for upon its proper fulfillment depends, in a very essential degree, the elevation and improvement of our Schools.

If none but properly qualified teachers are permitted to find their way into our schools; if the certificates of the examining officers and the sanction of their authority are given only to those who are intellectually and morally fitted, adequately to discharge the duties of instructors of youth, "*apt to teach*," competent to communicate instruction in the mode best adapted to develop the various faculties of the expanding mind, patterns alike of moral and social excellence, our schools will speedily become the fitting temples of science, the nurseries of virtue, and the pride and boast of the State.

Hitherto, this duty has been most deplorably neglected; the disastrous consequences have everywhere been visible in the general unsoundness, debility, and in many cases, degradation, into which the Common Schools had fallen at the time of the general rally for their resuscitation and improvement.

A thorough reform in this respect was imperatively demanded, as well by public sentiment as by a just regard to the paramount interests of education. "No consideration of temporary convenience to a particular district, of favor to individuals, or of regard to the prejudices of inhabitants or directors, should be permitted, in any case, to sway the action of the Examiners, or incline them either to the right hand or the left, from the plain path of duty and obligation. A certificate should, in no case and under no circumstances, be granted, unless the candidate is found, upon a careful examination, well qualified to instruct in all the ordinary branches usually taught in Common Schools; thoroughly versed in the principles of elementary science; capable of readily applying them to any given case, and able to communicate with facility, the results of his knowledge; and unless, in addition to this, his character and demeanor are irreproachable, his habits exemplary, and his moral principles undoubted."

Those to whom the training of our youth is to be committed, should possess such a character as will inspire confidence in the rectitude of their principles and the propriety of their conduct, and no certificate should be granted without entire satisfaction on this point.

That School Examiners, as now appointed, are conscious of the importance of their office, and solicitous to discharge their duty in the most satisfactory manner, was shown by the proceedings of a Convention held in Cincinnati, on the 27th and 28th days of December, 1854, which was attended by delegates from Boards of Examiners in twenty-two counties, and four cities. A report was

adopted, embracing "such general principles as may tend to secure a better understanding and greater uniformity among the numerous Boards of Examiners in the State, and through them a higher standard of qualification on the part of teachers, and thus, ultimately, the steady upward advancement of all our Common Schools," closing with the following excellent recommendations :

1. That private examinations, or such as may be held at times and places other than those previously and publicly announced, are plainly contrary to the spirit and letter of the law.

2. That testimonials of good moral character, satisfactory to the Board of Examiners, or a majority of them, should in all cases be required, as indispensable to the attainment of a certificate of qualification to teach.

3. That profane swearing, intemperance or dishonesty in a candidate, should every where be regarded as an evidence that such moral character is wanting, all certificates to the contrary notwithstanding.

4. That time should be given for a full and patient examination of every candidate, in the various branches designated in the law ; and that to omit any one of them, because it may not have been taught, or is not desired to be taught, in particular districts, is a direct violation of the law applicable to the case.

5. That each Board of Examiners should adopt and carry out some regular system, by which Directors and Boards of Examiners, and all parties concerned, may understand, by the certificates granted, the true relative merits of those who hold them.

6. That certificates of qualifications to teach should not be renewed, whether by the Board that originally granted them, or any other, excepting as the result of a new examination.

7. That the attainment and actual possession of a certificate of qualification to teach, for a certain period, should constitute no claim on any Board of Examiners to grant another, where the result of the examination does not indicate progress in knowledge, and in all that belongs to the teacher's profession ; but, on the contrary, that the want of such indications should be regarded as a sufficient ground for denying a renewal of a certificate, where no other serious disqualification may be manifested.

No suggestions were made upon what should constitute satisfactory testimonials of moral character, or the best method of conducting examinations, as, also, on the manner of exhibiting, through the certificate, the relative merits of the holder of it. In regard to these points, different methods were found to prevail in different counties. "Some Boards," in the language of the committee, "disregard all written testimonials of good moral character, and depend solely on such knowledge as they may personally have, or be able to gain, respecting the candidates who may appear before them. Others deem such testimonials sufficient, and others still demand these and something additional." The committee, while hesitating to "define the precise kind or amount of evidence requisite to establish a good moral character, in any location, strenuously urged that Boards of Education should adopt and apply some method of satisfying themselves that those whom they license to teach are *morally* qualified for that high and holy vocation."

A proposition to secure a uniform standard of qualifications throughout the State, was also presented, but final action was postponed to an adjourned meeting, to be held at the same place with, and on the day previous to, the July semi-annual meeting of the Ohio State Teachers' Association.

4. *Coöperation of Parents and School Officers.*

A commodious and well furnished school house and the employment of a competent and faithful teacher, do not comprise all the means necessary to the highest

success of a school. It is also essential that parents and school officers should manifest a deep and lively interest in its welfare by frequent visits, by interrogating their children in regard to the progress they are making in their studies, and by seasonable words of commendation to both teacher and pupil. Parents should extend to the teacher a cordial greeting when he first appears among them, and at all times encourage his efforts for the advancement of the school. They should do this because the most conscientious and devoted teacher needs the animating assurance that his efforts are known and appreciated by his employers, and that he is not left to pursue his arduous labors without sympathy or approbation. Frequent visits by parents and school officers greatly encourage the efforts of scholars in the preparation of their lessons, and infuse animation and vigor into all the operations of the school. It is very desirable, therefore, that such an arrangement be made in every school district by the school officers and inhabitants, that some one of them shall pay the school a visit every week, and even oftener, if practicable. Such an arrangement would greatly improve the discipline of the school, and encourage both teachers and scholars to a more punctual and earnest performance of their respective duties.

On the contrary, if parents manifest a general apathy in regard to this vitally important subject; if they are extremely remiss in their efforts to encourage either their children or the teacher, and exhibit little or no interest in the condition of the school, or in the progress of their children, then they can not reasonably expect a school of very high order, or that their children will attach much value to the privileges which it affords. It is a source of great pleasure and interest to scholars to see their parents and neighbors in the school room; it increases their desire to appear well in their recitations; for, being in the daily expectation of such visits, they will feel an increased interest in the exercises of the school; they will study more diligently, and be more circumspect in their deportment, and the teacher will sympathize with them in this increased interest. He will use greater exertions to keep the school room in a cleanly condition. He will be likely to pay more attention to the manners and deportment of his scholars, take more pains to render all the exercises of the school spirited and interesting.

Such visits will create an intimacy between parents and teacher, and prevent many of those petty jealousies which often prove so detrimental to the best interests of the school.

It is stated in that excellent work, "The School and School Master," that want of interest on the part of parents in their schools, is doubtless the sorest evil with which we have to contend. Indifference and neglect, on the part of those who ought to feel the most lively concern for the welfare of our schools, can not fail to chill the zeal of all other persons. Neither teacher, nor scholar, nor trustees, can be expected to labor with ardor and perseverance, when they find no sympathy where they have the best right to expect it.

If parents desire good common schools, they must render them aid and countenance; for these schools, in most cases, benefit the scholars only in proportion as the precepts and instructions of the teacher are enforced by parents. If they show in the manner already indicated, that they value the school, and are anxious to increase its efficiency and usefulness; if, instead of obstructing the teacher in his plans, or disputing his authority, they assiduously further both; if they manifest a lively interest in the progress of their children, and take pains to ascertain, personally, how far they discharge their duty, and how far the instruction they receive is adapted to their wants—in such cases both teacher and taught will have the strongest inducements to exertion, and the school will prove most fruitful of good.

If, then, the opinions of the best and most enlightened teachers are not entirely fallacious, and if all the results of experience hitherto are not deceptive, then the lively and zealous coöperation of parents must always prove most effective in improving the condition and elevating the character of our common schools.

“ Common school teachers are confidential agents, employed to discharge a most delicate and responsible duty; and it is a settled principle in regard to all agencies that the zeal and fidelity of the agent will be proportioned to the care and enlightened interest with which his proceedings are superintended and encouraged by the principal. If an employer manifests little solicitude about his business, he can hardly expect great diligence or concern on the part of those to whom he intrusts it. In every department of the public service, a rigid system of accountability is looked upon as the main secret for securing efficiency and fidelity. Is there any reason why teachers should be exempted from the operation of these principles?

They are charged with duties which can be properly fulfilled only by those who have a rare combination of intellectual and moral qualities; and however highly endowed, they still need, if they are to labor with pleasure to themselves, or profit to their pupils, the countenance and active coöperation of their employers. Whatever reasons, then, require that a wise and vigilant supervision should be applied to other agencies, hold, in their case, with ten-fold force.

5. Importance of forming large and efficient School Districts.

One of the most important and responsible duties which the school law has devolved upon Township Boards of Education, is the redistricting of their respective townships. In the discharge of this duty, it should be a leading object with them, to form, as far as practicable, large, permanent, and efficient districts, competent from the number of youth of school age resident therein, to sustain good schools, from seven to eight, and even ten months in each year, and affording, at the same time, all the requisite facilities for the regular attendance of all the youth entitled to participate in the benefits of the schools.

It is believed that the efficiency of our system of common schools has been and still is, greatly impaired by an unnecessary multiplication of school districts, and that a reduction of the number, in many townships, to three-fourths, or, at least, four-fifths of the present number, would promote the best interests of the schools and the cause of education. No error is more prevalent, or more frequently complained of by those whose extensive observation has enabled them to form a correct opinion on this subject, than the formation of small, weak, inefficient districts. Too much importance is frequently attached to the abridged distance which the children in such districts are required to walk, and too little consequence to the low and feeble condition of the schools usually maintained in such districts.

Superintendents of Public Instruction in all the Eastern, Middle and Western States, speak of this error as interposing the most serious obstacles to the efficiency and prosperity of at least one-third of their schools. They say that the schools in very small districts are generally of so low an order as hardly to deserve the name; that the impression made upon the minds of those visiting them is, that the money appropriated to them, as well as the time of the teachers and pupils occupied in them, is little better than wasted; and that it would be far better to postpone the education of the younger children, and send the larger ones to a good school at a greater distance, than to continue such feeble districts any longer.

It is the opinion of the best teachers, both in this country and in Europe, that the number of pupils which can be advantageously instructed in a country school by one teacher, is about forty. Schools whose average daily attendance ranges from ten to twenty-five scholars, generally languish for the want of longer ses-

sions, older and more experienced teachers, and for the want of that spirit, exhilaration, and excitement, which large numbers, pursuing the same studies, and reciting in the same classes, always produce.

There is reason to believe that township boards of education have, in some instances, proceeded to erect new school houses without a clear comprehension of what was actually needed ; that two or three school houses of the same form and dimensions, have often been built, where one, or at most, two, properly located and constructed for a school of two or three grades, would have been better. When school houses are thus placed in the vicinity of each other, a needless expense is not only incurred, but a proper classification of the schools is prevented, and a defective system of instruction fastened upon the township for a whole generation. The main objection to the "independent district system," and the chief obstacle to the success of schools under it, were the unnecessary multiplication of school districts, from which resulted, almost inevitably, poor school houses, short school sessions, young and inexperienced teachers, and great inequality of school advantages among the children of the township.

This prominent defect in the policy too often pursued by school boards at the instance and urgent solicitation of the inhabitants, springs from a mistaken view of the convenience of pupils, making parents desirous of obtaining schools for their children as near home as possible, thus multiplying schools greatly beyond the point at which good schools can be maintained, and producing a lavish waste of time and money.

Township boards of education should not only resist such solicitations in future, but immediately commence the work of consolidation to the greatest extent practicable.

When a sub-district has been once formed, and good school houses erected, it is extremely difficult to satisfy the inhabitants that any alteration is desirable, owing to those local attachments which sometimes border on superstition, and which not unfrequently cause the territory of a school district to be regarded as almost as sacred as that of a burial ground.

It is again earnestly enjoined upon the Boards of Education in the several townships in the State, to give this matter much careful attention, and to use their efforts to reduce the number of sub-districts in their respective townships, to the smallest possible number, consistent with the true interests of the schools, and the convenience of the inhabitants.

To multiply sub-districts is to shorten the terms of the schools, or to add greatly to the expense of sustaining them. The former course would deprive the children of a part of their needed education, and the latter would impose a burden, produce complaints, and lead to disaffection with the whole school system. The instances are not few, it is believed, in many of the counties, where the sub-districts might be reduced in number one-fourth, or even one-third, and not leave the schools so large that a single competent teacher could not well conduct any one of them. Even where the reduction would throw two schools together, and make the school formed by the combination, too large to be properly managed by a single teacher, still the union would not only be a matter of utility, but of positive economy.

In such a case, the school might be divided into two departments, on the grading principle, and one male and one female teacher be employed in the winter school, and at a less expense than two male teachers in two separate schools, and at the same time, the facilities of the scholars for improvement be greatly increased. The only objection to such a consolidation, is the increased distance which some of the scholars would be obliged to travel. But such an objection is too often over-rated. An intelligent physician, who has had a large experience as a school visitor, makes the following remarks :

"A district is not too large in which the boundaries are a mile, or even two miles from the centre, where the school house is located. Such a distance does not require too long a walk for children confined through the day to silence and study. The lungs become oppressed by heat and impure air. They need, therefore, time and exercise to effect a purification and expansion by the inhalation of a free and cool atmosphere. The muscles become relaxed or contracted by restraint, and require to be invigorated by active exertion. The blood courses heavily, the eyes grow dull, and the countenance becomes pallid. Exercise in the open air causes the blood to circulate briskly, and brings animation to the eye, and color to the cheek. With children, especially while attending school, a large amount of active exercise in the open air, is indispensable to the proper development of their physical form and strength, as well as to the vigorous action of their mental powers. Parental tenderness often sacrifices the health of their children, and, of course, greatly retards their mental development.

"Fresh air, changes of temperature, and physical exertion, are favorable to health; consequently, a long walk to and from school, does children no harm, and constitutes the least reason which should be urged against the formation of large districts and graded schools."

6. *Importance of Teaching a few Subjects at once, and Teaching them Thoroughly.*

It is the deliberate opinion, the almost unanimous conviction, of those whose scientific acquaintance with mental laws, long experience in the school room, and opportunities of extensive observation, have enabled them carefully to note the development and growth of the mental faculties and powers, and the means by which they are strengthened or enfeebled, that the error most frequently committed by teachers is, that they undertake to teach their pupils too many subjects at once, and to teach them too fast. Although this error has always been quite common with young and inexperienced teachers, yet in this rail-road age, the tendency to skim lightly over fundamental studies, and hurry the pupil into the higher branches before he has sufficient maturity of age or judgment to comprehend them, has greatly increased. The influence of this error is not limited to the primary schools, but extends to all the higher institutions of learning. Deficiency in thoroughness is the weakest point in our whole system of modern instruction. Scholars are prematurely pushed from the primary to the grammar school, from the grammar to the high school or academy, and thence to the college or university. It is believed that many of the students in our colleges do not receive half the preparatory study which they need; and hence, the whole superstructure of our higher education is insecure in consequence of the slender basis laid in the preparatory schools. Several reasons may be assigned for this prominent defect in our system of elementary education. Too much importance is usually attached to the acquisition of mere knowledge, and too little to that of mental discipline; and knowledge is too frequently estimated by the number of books or subjects studied,—by its extent rather than by its depth. Important lessons in the elementary principles are not carefully framed into the memory and understanding of the pupil, and made a part of his mental constitution by frequent and varied reviews. As soon as lessons are learned—although in a superficial manner—and recited, they are too seldom repeated or recalled, and hence they soon slip from the mind, and the pupil is allowed to imbibe the notion that he studies only to recite, and not for the purpose of acquiring mental discipline and useful knowledge. When all the lessons in one subject are thus dispatched, another is immediately introduced, and thus the pupil is permitted to move rapidly forward, learning, reciting and forgetting lesson after lesson. This practice, although utterly at variance with all sound principles in the theory and art of teaching, is fostered by the undue desire of

parents for the rapid promotion of their children, by the competition of schools, the misguided zeal of teachers, the importunity of scholars, and by the wish of all to make a display on the occasion of a public examination or exhibition.

Quintilian, more than eighteen hundred years ago, censured the practice of undertaking to teach the young too fast, and compared it to undertaking to pour very fast into a narrow-necked bottle; and every enlightened, skillful teacher, since that time, has corroborated the correctness of the censure. There are certain principles in the theory and practice of teaching, so generally recognized by our leading educationists, that they may be regarded as well established maxims. Among these are the following, viz:

It is essential to the highest success in teaching, especially in the elementary schools, that whatever is taught should be impressed again and again upon the mind of the pupil, until it shall be thoroughly wrought into his understanding as well as his memory. For, whatever is worthy of being taught at all, is worthy of being taught accurately and thoroughly; and whatever is worthy of being learned at all, is worthy of being learned perfectly and remembered permanently, otherwise it should not be found among the appointed studies of the school.

"The habit of forgetting some things when attention is turned to others, especially in the earlier stages of education, is so great an evil in itself, and so discouraging to the learner, that it is far preferable for him to know perfectly, and retain easily and securely a part, than to have so many studies, that each, in turn, passes through the mind as clouds sweep through the sky." The want of attention to this important principle, renders the knowledge acquired in school exceedingly insecure, causing many things to fade from the memory in order to make room for others. Let the pupil, therefore, at the very commencement of his education, understand that he is to be benefitted, mainly, by what he learns and remembers, and not by what he learns and immediately forgets, and never allow him to think that he has learned a lesson perfectly till he can explain it clearly and intelligently to others, and readily recall it at any future time.

Another principle equally important with the foregoing, is "to make sure of what has been once learned, either by constantly reviewing it, or by frequently using it in the subsequent part of the course, or both. It is also essential that every review should be conducted in some new way, so that the same principle shall reappear under ever varying forms. The novelty of its new phases will keep up a fresh interest in the mind."

It is not essential to good education and proper mental discipline, that the field of study should be very large, but it is indispensable that every inch of it should be thoroughly cultivated; for the reason that a few subjects, fundamental in their character, which are well understood and fully digested, are of far greater value than a large number hastily and superficially studied. Not only is the effect upon the mind better, but the value of the habit, as an aid to future acquisition, is vastly superior. If the first acquisition of the scholar be of a faulty character, all his subsequent acquisitions will, in all probability, be equally so.

In schools where education is estimated by the number of subjects studied, rather than by the amount of mental discipline secured, and the accuracy and security of the knowledge obtained, "the effort of the scholars seems to be, to store the memory with an immense mass of words and sentences, which are to them little better than the words of a dead language, or with a great number of facts without understanding their nature, relations or uses. The minds of such scholars are like furniture rooms, crammed with articles without utility or order. The acquisitions made are not deeply and securely fixed in the mind. The objects presented to view leave no distinct impression. They are not compared, classified and arranged into a system by the intellect of the pupil, and consequently the memory holds

them by a slight tenure. Knowledge thus acquired is too superficial to deserve the name, and rather injures than improves the mind. It tends to weaken the understanding, to destroy its soundness and integrity, and to render it incapable of those decisive and sure acts which are necessary to command reliance. What is chiefly to be aimed at in training this faculty is to give it power and precision, so that it may be both effective and safe in its operations. Such a result can be produced only by patient, exact, and thorough training."

"Systematic and efficient mental training is a primary object of education, to which the acquisition of knowledge is but secondary. The latter is, in the earlier stages of study, chiefly important as a means of mental discipline, having, at the same time, a true but subordinate value.

"It is much better for a student to be able to master a few studies well, than to be hurried through a large number in that superficial manner so popular at the present time; for the object of education, in its first and earlier processes, is not so much to impart a given amount of learning, as it is to form correct habits of study, and secure the power of future acquisition. This object should never be overlooked, for it lies at the foundation of all success with the scholar and the man of business."

"The success of the student depends not so much upon the extent of his acquisitions as upon the manner in which they have been made. A few subjects properly studied afford more real mental discipline than a score hastily and superficially pursued. In the former case, the acquisitions are wrought more deeply into the mind, and converted, as it were, into its own substance."

"Though elementary knowledge be limited, if it be well chosen, and used chiefly as a means of intellectual training, it will constitute a solid and secure basis, on which the acquisitions of a whole life may safely rest."

"If every exercise in the school were such in its disciplinary character, that it might serve as a pattern to be copied in all the remaining studies and business of life, this one feature in a system of education would be so valuable that, in comparison with it, all the superficial and ostentatious attainments made without method or discipline, would be of little account."

"Habits of order, of accuracy and thoroughness, lie at the foundation of all success in business no less than in scholarship."

"This building up of the solid framework of the mind, giving it capacity and aptitude for vigorous and systematic action, is a principal object of education. A contrary course impairs the strength of the intellect, weakens the whole foundation of character, begets disgust with intellectual effort, and produces just such a character, as it is the business of education to guard against."

"Not only should the number of studies be diminished, but the extent to which each is usually pursued in the primary schools, should be abridged. It is of but little use to proceed far in studies in that superficial manner so common in many schools. If the plan be well laid out, and the studies properly arranged, the more labor bestowed upon the elementary part of each, the better will it be for the future progress of the learner."

"Subjects which require a certain amount of preparatory knowledge, and maturity of judgment in order to be understood, fail of their object when prematurely introduced, and lose, perhaps, forever, the power of creating interest in the mind. It matters not how important and useful in themselves such studies may be; they can be more advantageously pursued at a future time."

"Thoroughness, therefore, *thoroughness*, for the sake of the knowledge, and still more for the sake of the habit, should, at all events, be enforced; and a pupil should never be permitted to leave any subject, until he can reach his arms quite around it, and clench his hands on the opposite side."

"It is of far more consequence to give the mind a degree of power which it shall be able to apply to any future study when needed, than it is to store it with any conceivable amount of learning."

7. *Teachers' Institutes, Associations, Normal Schools, &c.*

8. *School Libraries and Apparatus.*

These subjects are here enumerated as essential to the welfare and progress of our educational system, but having been already discussed in other connections, their further consideration is omitted. (See pages 19 and 43.)

9. *Graded or Union Schools.*

A *graded* school is a classified or Union School, consisting of two, three, four, or five departments, to each of which the pupils are distributed according to their ages and attainments, and placed under teachers adapted to each grade. These departments or grades are generally denominated, primary, secondary, intermediate, and high school. The graded system in large cities usually comprises five departments; in small cities, four departments—the intermediate schools being omitted; in towns and incorporated villages, three departments—the secondary and intermediate schools being omitted; and in populous neighborhoods, two departments, viz.: The primary and grammar school.

In large cities, three classes of school houses are sometimes provided: one class for the primary and secondary schools, another for the intermediate and grammar schools, and the third for the high school. In the smaller class of cities, and in large towns and villages, one commodious edifice is generally erected for the accommodation of all the departments. In a populous neighborhood where a school of different grades can be established without requiring the scholars to walk great distances, it is customary to erect a school house with two or three rooms, according to the number of resident scholars. And in townships where there are no villages or populous neighborhoods, some of the advantages of the graded system are secured by establishing a high school near the geographical center of the township.

Prior to the great educational movement already referred to, and before the introduction of the system of gradation, "the Common Schools even of Massachusetts, had," as Horace Mann remarked in his first annual report, "fallen into a state of general unsoundness and debility; a great majority of the school houses were not only ill adapted to encourage mental effort, but in many cases, were absolutely perilous to the health and symmetrical growth of the children; the schools were under a sleepy supervision; and many of the most intelligent and wealthy of the citizens, had become estranged from their welfare, and many of the teachers were but poorly qualified for the performance of the delicate and difficult task committed to their hands."

The graded system was introduced with a view to counteract this downward tendency of the Common Schools, by economizing labor, imparting more thorough and systematic instruction, furnishing a higher order of education, providing a better class of teachers, prolonging school sessions, and enabling parents to give their children a solid, practical education near their own residence. Against the old *independent district system*, the following defects were urged: It congregated into one school-room, under the instruction of but one teacher, pupils of every diversity of age and attainments, and thereby so divided his labors and distracted his attention, that a large portion of his energies was wasted.

It multiplied the classes of a single teacher to such an extent, and caused so much of his time to be frittered away in hearing hurried recitations, that it was impossible for him to give efficient instruction. It afforded but little opportunity

for explanation and illustration, for oral and collateral instruction, and for pointing out the practical bearing and utility of the subjects taught.

It allowed the teacher very little time for awakening and disciplining the minds of his pupils by a searching and skillful examination into the amount of their knowledge, and the process by which they obtained it; and hence it reduced the efforts of the scholars to the mere act of remembering, and those of the teacher to that of hearing them *say* their lesson. It excluded from the school, in consequence of the presence of large scholars, many exercises admirably adapted to interest and improve small children. Owing to the mixed and diverse character of the school under such a system, the discipline failed, in a great measure, to adapt itself with skill and precision to the wants and capacities of those of any particular age. Many important subjects of study were precluded because the teacher had no time to attend to them. A regular and suitable course of study could not be introduced, or adhered to when introduced, owing to the shortness of the school terms, and the transient character of the teachers. Young children were deprived, when most they needed it, of the genial influence of female teachers, especially during the winter term. The more respectable and affluent, felt compelled, on account of the low condition and inefficiency of such schools, to send their children to private schools.

In short, it was believed that schools which embrace in one department scholars of all ages, grades, and attainments, tended to depress the standard of education, and to increase its expensiveness, by excluding the advantages of a systematic division of labor, and failing to create that abiding stimulus to exertion which a hope of promotion always excites. It was further believed that they afforded very little opportunity for the introduction of the higher grade of studies, and did not even teach the common branches thoroughly; that they often encouraged loose and superficial habits of thought and study; and that in consequence of a frequent change of teachers and short sessions, the pupils, many of them at least, remained almost stationary from year to year, and hence, many years of the most important period of their lives were unprofitably consumed.

A gentleman of great experience and extensive observation as an educationist, justly remarked, "that it is hardly possible to overrate the evils which result from a frequent change of teachers; for scarcely any two have the same methods; and the one who follows has no opportunity of becoming acquainted by actual observation, with the condition of the school, or the methods of his predecessor. The one has departed before the other arrives. He enters the school a stranger to the children and parents; unacquainted with the relative propensity and aptitude, the disposition and habits of the different scholars; ignorant of the course of discipline and instruction pursued by former teachers, and with the prospect of retiring himself at the end of three or four months. The progress of the school must, therefore, be delayed, while he is learning his position; the work which his predecessor begun will be arrested, and in many cases be performed over again, and thus the scholars will often spend the whole period of his term in retracing their steps in a new text book, or according to a new plan. Under such a state of things, there can be but little real progress, for the minds of the scholars will be distracted, and no one of their studies thoroughly mastered; one text-book having been dispatched, another on the same subject will be introduced, and thus they will, in effect, be occupied during most of their school-life, in going over the same ground again and again; doing it, however, in such a manner, that their interest will become deadened, their powers of discrimination impaired, and their minds fixed and almost petrified in habits of torpid listlessness."

The following may be regarded as the peculiar advantages of the graded system:

1. By embracing a large extent of territory, the pecuniary strength of each school District is increased, and the inhabitants are thereby enabled to procure,

without increasing their taxes, a larger and more eligible school house site, and to erect thereon a school building more ample in its dimensions, more attractive in external appearance, and more convenient in its internal arrangements.

2. It reduces the number of school districts, as well as the number of teachers, thereby enabling the people, without materially adding to their burdens, to pay higher rates of compensation, and to obtain teachers of a higher order of qualifications.

3. It prevents many of the errors and imperfections incident to a school which employs but a single teacher, and not unfrequently one who is destitute not only of the proper amount of learning, but also of a knowledge of the proper methods of imparting instruction even in the most elementary branches.

In a graded school the younger and less experienced teachers are generally under the direction and supervision of a principal, whose scientific attainments, large experience, and enlightened views of the duties and responsibilities of his avocation, enable him to introduce, at once, into his school a proper system of discipline and classification, and so to direct all the school exercises and studies in the lower departments, that the work appropriate to each of the lower grades will not be thrown upon the departments above.

4. A judicious course of study can be introduced and adhered to, with far greater facility in a graded than in a mixed school. Text books are selected with more care and judgment, and less frequently changed; and hence the progress of the scholar is less retarded, and parents are subject to a less expense.

The facilities for procuring libraries and articles of apparatus are also greatly increased.

5. In graded schools, young and inexperienced teachers, who are usually employed in the lower departments, are not obliged to depend upon a sort of guessing operation in determining how to manage a case of discipline, hear a recitation, conduct a reading, or other exercise; for the principal of such a school is always at hand to give advice and direction in such cases; and hence, at the very outset of their course, the scholars receive thorough and accurate instruction. It has now become a well established fact, that a graded school, in charge of a competent superintendent, although inexperienced teachers may be employed in all the subordinate departments, will accomplish vastly more in the way of imparting to the pupils a solid, practical education, and proper mental discipline, than could be effected by an equal number of well qualified teachers, each operating in an independent school on the old plan.

6. The graded system tends to prevent the manifold evils resulting from short school sessions, and those repeated changes in the general plan and operations of a school, which a change of teachers in mixed schools generally produces. A Union district generally possesses means enough to secure permanently the services of a competent principal or superintendent, and hence the school moves steadily and uniformly onward, in all its arrangements and modes of instruction, notwithstanding an occasional change of teachers in the lower departments.

This advantage alone should commend the graded or Union system to the favorable regard of all who desire to give their children a good education with the least expenditure of money and time.

7. As a graded school consists of several departments, and these departments occupy separate rooms, the pupils of each department are nearly of the same age and attainments, and hence they can be formed into a few large classes, to pursue all their studies together, and thus afford the teacher the necessary length of time for thoroughly instructing each class.

In such a school great advantage is derived from the excitement, the exhilaration and the enthusiasm, which always arise from companionship in study.

Every one who has taught in a graded school will acknowledge the stimulating effect which a large class exerts upon every member of it, not only when reciting, but also when studying, by reminding him constantly that many besides himself are engaged at the same, on the same lesson, and that he will soon be required to appear in their presence, and be measured by as well as with them.

8. It is much easier to maintain order and decorum in a graded than in an ungraded school. The reason is obvious—for the classes being few in number, the period of study and recitation will alternate at much shorter intervals; and it is essential to the true discipline of a school that no class should have any more leisure time than what is needed to prepare for its next recitation. In such cases it requires but little supervision to keep the whole school in good order. The difficulty of governing, as well as teaching a school, increases with the diversity in the ages and studies of the pupils, and with the number of classes. "In a mixed school much of the intellectual energy and physical strength of the teacher is exhausted in his efforts to keep the school in order. No recitation can be properly conducted when he is obliged to be constantly watching every part of the room, to prevent disturbances. Under such circumstances, neither he nor his class can be kept in sympathy with the subject or with each other, for the course of thought will be arrested, the glow of feeling chilled, and the effect of the recitation destroyed."

9. Gradation in schools, not only renders their government comparatively easy, but greatly promotes habits of diligence, and secures a high order of mental discipline.

"The steady and uniform progress with which the classes move on in regular gradation, forms of itself a system of order, and gives steadiness to the mental habits of the pupils. All the members of each class are habitually trained to regular duty; the work of to-day is but the continuation of the work of yesterday, by which the mind acquires the power and forms the habit of acting systematically and thinking consecutively."

10. In graded schools the number of subjects which each instructor is required to teach is far less than in a mixed school, and this is a matter of no small moment; for "the teacher of numerous classes in several branches of study, and in all stages of advancement, has no time for preparation on the different lessons, and must, therefore, enter upon the task of instruction in a state which wholly unfits him for teaching skilfully. Not only are the lessons too numerous to admit of special and thorough preparation, and of too miscellaneous a character to excite in his mind a deep and abiding interest, but the labor of hearing them, even in a mechanical way, is so exhausting to his physical energies as to preclude the possibility of daily and systematic preparation. Besides, the teacher not having time to study the condition and wants of his classes, is driven by the multiplicity and urgency of his duties from class to class, and thus necessarily produces in their minds the same confusion which he feels in his own, and his own mind is so quickly taken off from one exercise and directed to something else, and is so often recurring to the same study in its different stages, and perhaps with different books, that there is not time for exciting any high degree of ardor or enthusiasm, and instead of kindling up a fire in other minds, it imparts a chill by its contact. The teacher, in such a state, works with but half his natural power. In every point of view, therefore, the establishment of a graded school, with teachers adapted to each grade, is an object greatly to be desired."

11. The graded system renders it practicable to employ a greater number of female teachers, especially in the winter season, and thus secure to young children that genial influence and culture which females are so well qualified to impart. It has often been remarked that females make better teachers for young children than the other sex; for they have more talent for oral or conversational teaching, more

quickness of perception in seizing the difficulties which embarrass the mind of a child, and more mildness of manner in removing them. They are more ingenious in introducing little devices calculated to animate and encourage children, and relieve the monotony of school exercises.

They attach more importance to the improvement of morals, and pay more attention to cleanliness and good manners, than men. They have a peculiar faculty for awakening the sympathies of children, and inspiring them with a desire to excel. They possess warmer affections, more delicate taste, greater confidence in human nature, more untiring zeal in behalf of those committed to their charge.

When the mind of a child has gone astray, they will lead it back into the right path more gently and more successfully than men.

"How many a tender child is injured by the stern administration of a male teacher; by harsh decisions formed in haste, where there was not time to consider all the circumstances of the case; and by the ill-treatment and rough language of the older scholars. The intellect of children stands in need of the training which woman is best qualified to give. She paints to the imagination, when the male teacher defines and reasons. She gives form, and color, and life to what the male teacher treats as an abstract principle. The male teacher is prone to take too long steps in his instruction, to which the minds of the pupils are not yet adequate, and has not the patience to graduate his elementary instructions by so minute a scale, and to advance by so slow a pace as is required by the conditions of the young mind.

13. The incentives to great diligence in the preparation of their lessons, presented to the young by the expectation and certainty of promotion, are greater and far more abiding in graded than in ungraded schools.

On this topic, the Secretary of the Board of Education of Massachusetts, thus writes:

"Besides the intellectual excitement, resulting from studying in regular classes, there is one of a different kind, arising from a uniform gradation of the classes, and extending through all the departments of the school. In the ordinary district school, there is but little steady influence exerted upon the pupils by the prospect of promotion. There is but one school in the district; and that is entered by scholars promiscuously when the term begins, and left in the same way when it ends. There is no examination at the close, which entitles a scholar to a certain place in the next school. When he enters another school he is disposed of, in a class or not, as the teacher finds it most convenient; and then he has the prospect of remaining in that condition to the end of the quarter, unless the shifting scene shall chance to throw open some gap, which he can better fill. As the seasons revolve, the same scene is enacted over and over again, as nearly in the same way as the semi-annual migration of teachers will allow.

"The monotony of a ten years' sojourn in such a district school, aside from the sports and adventures accidentally connected with it, is such as no one can adequately conceive, who has not experienced it. How different from all this sameness and these endless repetitions, is that chain of advancement, with every link brighter and brighter, by which a child is conducted through a system of graded schools! As he enters the lowest class in the primary school, he sees an unbroken series of promotions before him, till he shall have finished his course in the high school." From beginning to end, his hope of promotion is encouraged, his industry stimulated, his ambition excited, and every moment he is made conscious that his progress and rank are determined by none but himself. To those who are fully aware of the degree of sluggishness and intellectual stupor to be overcome in the majority of our district schools, it can not appear unimportant to em-

ploy those natural and healthy stimulants which, in a graded school, operate so powerfully upon the mind of youth.

10. *Advantages of the High School Department.*

It is thought by some, that to maintain a thorough and efficient system of common schools, does not require the establishment of high schools as an essential and component part of the system. They contend that, because only a few of the youth of the city or township ever reach the high school, its benefits are not commensurate with the expense which it adds to the system; and they also maintain that the establishment of high schools is not contemplated by the constitution of Ohio, as the term "high school" is not used in that instrument. In reply, it may be remarked, that in this country, the term "Common School" means an open school, one which the children of those residing within a certain locality may attend. It does not mean a school in which nothing but the common branches of an English education is authorized to be taught.

The question as to what branches should be taught in a common school, other than the common branches, has, for more than fifty years, been left to the discretion of the local boards of education. Even under the old independent district system, it was rare to find a common school in which, at some period or other, a few of the higher branches were not taught. Indeed, one of the principal inducements for engrafting the high school department upon the common school system in cities and towns where this modification of the system originated, was to economise labor, by collecting into one school to be taught by a less number of teachers, all the pupils who were studying higher branches in the several common schools.

The argument that a high school ought not to be established, because all the children or youth of the district or township will not be likely to enjoy its benefits, might also be urged against the establishment of all gradation in a school system, and against the formation of higher classes in the ordinary district schools.

If the only advantages to be derived from the high school were the higher education received by those who actually enter it, the principal inducement to the organization of such a department would no longer exist.

The strong argument always urged for the establishment of such a school, is the beneficial reflex influence which it exerts upon the pupils in the schools of lower grade. Boards of education, teachers, and superintendents of public instruction, everywhere, express a unanimous judgment on this point. About the time of the establishment of the high schools of Cincinnati, the undersigned had occasion to open an extensive correspondence with those who had witnessed the elevating and energizing effect of high schools upon all the departments of the common school system. The subjoined opinions throw much light upon this interesting subject.

Hon. Charles McClure, then Superintendent of Public Instruction of Pennsylvania, in speaking of the High School of Philadelphia, said: "The influence exerted by the high school of Philadelphia upon the other schools, is very apparent and highly beneficial. From these it obtains its supply of scholars, and in their admission favoritism and partiality are effectually excluded. The pupils of the lower schools look forward to admission into it as a most desirable promotion, which operates as a stimulus to excite them to an earnest application to the acquisition of learning. This influence pervades all the other schools, and without it, I can not believe the school system could be so eminently successful as it now is in Philadelphia. A strong argument in support of this opinion is found in the fact ascertained from the general reports of the Board, that in the first nineteen years after the introduction of the public schools into that city, there were but seven thousand pupils; whereas, in six years from that time, the number of pupils

was increased to nearly *thirty-five thousand*. A knowledge of this truth is sufficient to dispel any doubt that may exist, of the beneficial influence of the high school upon the system."

The following extract is from the Thirty-second Annual Report of the Controllers of the Public Schools of the City and County of Philadelphia :

"At the time when the high school was organized, the question was raised, whether candidates from private schools should be admitted to examination. Had the decision been different from what it was, the public schools would probably never have risen much above the low condition in which they had previously been, and the high school itself would never have been more than one of the many similar institutions, with little comparative importance or influence. After considerable discussion of the question suggested, the Controllers at length unanimously resolved to restrict the admissions to the pupils of the public schools. The result has been a greater and more beneficial change in the character of the lower schools than was ever effected, probably, in any similar institution in the same space of time. No one can read attentively the records of the Controllers without concurring in the opinion expressed by them in their Twenty-sixth Annual Report, in which they say, '*the influence of the high school upon the other schools is believed to be worth more than all it costs, independent of the advantages received by its actual pupils*'. This influence is exerted solely through the examinations for admission. The privileges of the high school are held forth to the pupil as the reward of successful exertion in the lower schools. They are kept constantly and distinctly in view, and operate as a powerful and abiding stimulus to exertion through all the successive stages of promotion, from the lowest division of the primary to the highest division in the grammar school. The influence is felt by those who do not reach the high school quite as much as by those who do. It is an influence pervading the whole Public School System."

Mr. Henry Barnard, late Superintendent of Common Schools of Connecticut, expressed the following opinion in regard to the advantages of the high school of Hartford :

"Every thing which is now done in the several district schools, is better done, because the teachers are relieved from the necessity of devoting the time and attention required by a few of the older and more advanced pupils, and can bestow all their time and attention upon the preparatory studies and the younger children. All this is done under the additional stimulus of being early and thoroughly fitted for the high school. It equalizes the opportunities of a good education, and exerts a happy social influence through all the districts of the city. Without such a school, the children of the families in humble circumstances would be doomed to rely exclusively on the district school, and receive an inferior education, both in quantity and quality.

"The privileges of a high school are not only brought within the reach of each district, but of all classes of the community ; and are actually enjoyed by the children of the same age, from families of the most diverse circumstances as to wealth, education and occupation. Side by side in the same recitations, heart and hand in the same sports, pressing up together to the same attainments in knowledge and character, are found the children of the rich and the poor,—the more and the less favored in outward circumstances, without knowing or caring for the arbitrary distinctions which classify and distract society."

The following communication from a gentleman of Providence, R. I., shows the operation of the High School in that city :

"The High School was the only feature of our system which encountered much opposition. When first proposed, its bearings on the schools below, and in various ways on the cause of education in the city, was not clearly seen. It was op-

posed because it was '*aristocratic*,' 'because it was *unconstitutional to tax property for a city High School*,' and for all such reasons. Before it became a part of the system, the question of its adoption or rejection, was submitted to the people, who passed in its favor by a vote of two-thirds of all the legal voters in the city. Even after this expression of the popular vote in its favor, and after the building for its accommodation was erected, there was a considerable minority who circulated a petition to the City Council against its going into operation. But the school was opened, and now it would be as easy to strike out the whole, or any other feature in the system, as this. Its influence is seen in giving stimulus and steadiness to the workings of the lower grade of schools—in giving thoroughness and expansion to the whole course of instruction—in assisting to train teachers for our city and country schools,—and in bringing together the older and more advanced pupils of either sex, from families of every profession and occupation in the city, many of whom, but for the opportunities of this school, would enter on the duties and business of life with an imperfect education. The success of the school has demonstrated its own usefulness as a part of the system, and has converted its opponents into friends."

A gentleman from Brattleboro, Vermont, thus wrote :

"The High School is now based upon a foundation not to be shaken, for it has taken deep root in the affections of the community, and is sustained and cherished by the most ardent exertions and wishes of all for its prosperity and perpetuity. In the same school-room, seated side by side, according to age and attainments, are children representing all classes and conditions of society,—the scholar whose father pays a school-tax of thirty-five dollars, by the side of another whose tax is five cents. Envy and jealousy have given place to kindness and respect. Such was *not* the case, when we had four select schools in this town,—not one of which now remains. The High School belongs to each parent—a patrimony which they leave to their children—an inheritance indefeasible except by their indifference ; and that it may not depreciate in value, they are constant in their visits and attention."

The Principal of the High School, Boston, Mass., thus wrote :

"At present about one-third of the pupils are sons of merchants ; the remaining two thirds are sons of mechanics and others. Some of our best scholars are sons of coopers, lamp-lighters and day laborers. A few years ago, he who ranked as our third scholar, was the son of a lamp-lighter, and worked three nights in the week during his course, to save his father the expense of books. This year, my second, if not my first scholar, is a cooper's son. Indeed, the school is a perfect example of the poor and the rich, meeting on common ground, and on terms quite democratic."

Robert Kelly, President of the Board of Education, New York city, said :

"The reciprocal action of the '*Free Academy*'—(the free High School)—and the Common Schools, is highly advantageous to both. It benefits them by the introduction of greater uniformity, by exhibiting in immediate comparison the skill of the teachers, as evidenced in the preparation of the candidates they furnish for the Free Academy ; by raising up among the people a body of teachers, to recruit their ranks and increase their numbers ; and by the incitements it constantly presents to the industry of the scholars. It takes the children of the people, and sends them out into life, endowed with such eminent advantages of education, that they will be a blessing to society, adorning their varied pursuits with intelligence, enriching them with their discoveries, elevating and equalizing the rank and respectability of their widely different occupations, making industry honorable, and securing to labor its proper dignity. It will bring out genius that otherwise might be lost forever. It will pick up, perhaps out of the kennels of society, many

a gem of priceless value, and will polish it, and set it on high, that it may shed its lustre upon the world."

Mr. Havemeyer, then Mayor of the city, said: "To hold out the strongest of honorable incentives to diligence in improving the opportunities afforded by the Common Schools—to generate a salutary emulation among the vast numbers whose education is to be received, and whose characters are to be formed in them, is an object of the greatest importance. And how can this be so fully and so wisely done as by the establishment of High Schools? Not by prizes or distinctions, which are ephemeral in everything, except in the flattery they administer to vanity; but by holding out the assurance that those who avail themselves most faithfully and effectually of the advantages offered in the Common Schools, shall have the opportunity of gratuitous instruction in the higher departments of learning. The Free Academy, while it surmounts the Common Schools system, strengthens and adorns it. It acts most beneficially upon the whole mass of those who are embraced in the inferior departments. For my own part, I cannot regard with indifference anything which is calculated to improve our system of public instruction. It is our chief security for good government, and the protection of the rights of persons and property."

Another gentleman wrote: "But for the existence of the High School, full three-fourths of those who have been its pupils, would, most probably, never have enjoyed the opportunity of receiving more than the lowest rudiments of knowledge. These are the results which should surely commend the High School to the calm judgment and decided support of the great mass of the community, and indeed of every philanthropist."

Another wrote: "The influence exerted by the establishment of the High School has been very marked and beneficial. It has caused a generous emulation, and elevated the standard of education. It has produced a greater degree of thoroughness, and a better attendance in the Common Schools. It opens to the poorest child an avenue by which he can be admitted to the realm of knowledge, not as a *charity*, but as a *right*. It opens to all, those advantages which heretofore money alone, or humiliating dependence could obtain."

Another wrote: "Our public High School has been in operation about ten years, and has during the whole of this time, been highly useful in many ways. It has been a stimulus to exertion to the scholars of the lower schools, and has furnished us with well educated teachers in our Common Schools."

Another wrote: "The influence of the High School is decidedly manifest in elevating public sentiment in reference to the advantages of Common Schools, and the value of general education. It presents also a powerful and abiding stimulus to the scholars in the lower schools, to greater diligence and effort to qualify themselves to gain admission, so that even our grammar schools now, are far better than our best schools, public or private, before this system was introduced. The effect is also visible in removing the necessity of private schools; and the children of all classes now vie with each other on a common level for elevation, and the only ground of distinction is good scholarship and correct deportment. Nor can the benevolent mind contemplate without high satisfaction, its results in imparting a gratuitous education of an elevated character to hundreds of children, whose pecuniary means are totally inadequate to secure it in private schools."

From the foregoing opinions,—and similar ones might be multiplied to an almost indefinite extent,—the following conclusions may be drawn:

1. That in a Common School system, High Schools, or High School departments, exert a most salutary influence upon the lower schools, stimulating the efforts of teachers, and increasing the exertions of scholars by the constant hope of promotion which they encourage.

2. They economize labor by enabling the teacher to give thorough and systematic instruction to a much larger number of pupils, and enabling them to obtain a given amount of education in a much less time.

3. They furnish, in due time, highly qualified teachers for all the schools of lower grade.

4. They afford an opportunity for thousands to obtain an education of a high order, who, without such aid, would be doomed to pass through life with the mere rudiments of knowledge.

5. They evoke genius, develop talent, and draw out those intellectual and moral resources, which the spirit of the age, and the highest interests of the State, demand.

6. They supersede the necessity of private schools, and thus relieve the community of the expense of sustaining a two-fold system of education,—Common Schools for the education of the poor, and Academies and Select Schools for the children of the affluent.

By some it is insisted that although the graded system, embracing a High School department, may prove highly advantageous in cities, towns, villages, and even in neighborhoods of dense population, yet, that the establishment of a central High School in a sparsely populated township, would not confer benefits at all commensurate with the expense of sustaining such a school, on account of the great distances which it would be necessary for a majority of the scholars to walk. Numerous opinions and facts might be cited to prove that the establishment of a High School as a part of the Common School System, even in townships of sparse population, greatly improves the schools of lower grade, and elevates the standard of education. Too much importance is generally attached to the distance which scholars would be required to walk in order to reach the township High School. The testimony of many persons might be given, if it were necessary, to show that they never enjoyed better health, or made greater progress in their studies, than when they walked three miles daily to school.

It is unnecessary to go into an argument to show how much better it would be for those who are anxious to obtain a thorough education, to walk two or even three miles to a school which would give them just the kind of instruction they need, than to walk one-third of that distance to an ordinary Common School. So far as accurate and efficient instruction and proper mental discipline are concerned, one year spent in an ably conducted High School, would prove more advantageous to them, than double that length of time in a District School.

Such a school would soon raise up in the township a body of highly qualified teachers for the schools of lower grade. It would create a laudable emulation among all the ambitious youth of the township, and thus evoke talent and open the way to honorable distinction.

The seeds of intellect are as thickly sown among the scattered population of the townships as elsewhere, and the moderate but independent circumstances of the great body of the inhabitants, are favorable for the formation of a hardy, resolute, intelligent, manly character, provided suitable facilities in the way of a good education are brought within their reach by the establishment of High Schools. It is, therefore, greatly to be desired, that the townships should return as far as practicable to that republican, primitive state, in which all the schools belong equally to the whole township; and where this cannot well be done, several contiguous districts should be consolidated into one for the purpose of establishing a school of higher grade for all the more advanced scholars in the associated districts. There can be no doubt that such an arrangement would greatly economize labor, and elevate the standard of education.

In closing the present report, the undersigned takes great pleasure in acknowledging the zealous and intelligent co-operation of County Auditors. Although many of their duties in this connection occur at periods when other labors are urgent and engrossing, yet they have invariably exhibited a laudable degree of interest and promptitude in their efforts to put our admirable school system into full and vigorous operation.

By a circular, issued at an early period, County Auditors were requested to report in their annual communications upon the condition of public sentiment in the different counties, not only with regard to the general subject of education, but the estimation in which the provisions of the present school law are held by the people. This request has been generally complied with; and the abstracts of these reports, and other communications from school officers, hereto annexed and marked "H," are unquestionably a fair index of public opinion in the various localities from which they have been received. They afford evidence that many features of the present system, which were regarded at first with distrust and even hostility, are rapidly winning their way to general approval.

Except incidentally, the foregoing report has exclusive reference to the transactions of the year 1854; but for the information of all interested in or connected with the administration of schools during the ensuing year, the Auditor of State has furnished a statement of the School and Library Funds for 1855. From the table annexed marked "I," it appears that the State School Fund, applicable to the payment of teachers will be \$1,208,283 84, or \$1 48 for each youth of school age; while the amount collected in 1854, and distributed in 1855 for School Libraries, is \$79,918 76.

How far the people of the State, represented by their local school authorities, may determine to increase the above provision for schools, of course cannot be anticipated. Our school system, in this respect, is flexible, and what public opinion in one locality would regard as indispensable, might not be demanded or sustained in another. The present act enjoins that free schools shall be supported seven months in each year, but wisely gives to the local boards of education the power of prolonging beyond seven months the term of instruction. Surely, it will not be contended in any quarter, that a less period than seven months will satisfy the educational wants of the people of Ohio; unless, indeed, the doctrine is allowed to prevail, that our Common Schools, should be dwarfed into insignificance by teaching nothing but the bare elements of knowledge—thereby practically and unjustly abridging the education of those who have not the means of purchasing further instruction in private or select schools. Can it be that any sincere republican would thus blight the season of youth and poison the fountain of society with the odious principle of *caste*? What spectacle affords more forcible and happy commentary upon the fundamental idea of human equality, which is the basis of a democratic state, than the absence, at the annual examinations of our graded schools, of every distinction except the impartial awards due to industry and merit? It is important, regarded as a political question, that the public schools should be steadily advanced to, and sustained at, such a point of excellence that there will be no disposition to separate any portion of our youth from their future associates in the business of life and the duties of citizenship. Away with the aristocratic cant that society must be inflexibly divided into classes! that some pursuits must be regarded as learned professions, while other avocations hold a subordinate position; and that a high degree of mental development should be secured for the one, but denied to the other. In Ohio, all labor, honestly directed, is honorable, but if any pursuits have precedence in their moral and mental influence, they would seem to be those which imply coöperation with Nature, either in the cultivation of the earth or the direction of material forces? The time is rapidly advancing when the relation of agriculture to the whole circle of sciences will secure its

proper intellectual rank as an industrial pursuit ; and the International Exhibitions of London, New York and Paris, demonstrate that the terms Artisan and Artist will soon be synonymous. No teacher is fully educated for his vocation who is not competent to make his pupils familiar with the intimate connection of Science and Industry—thereby transforming labor from a drudgery to an enthusiasm, and banishing from social intercourse many prejudices, which are adverse to American civilization.

Such a mission of the American system of Public Instruction was evidently anticipated by Thomas Jefferson, whose writings disclose efforts, earnest and often repeated, to establish in Virginia a series of Educational Institutions, consisting of Primary Schools, District Academies, and a State University, which, if successful, would have placed Virginia in the van of the Union.* The plan of Jefferson was fifty years in advance of his generation—one of the many illustrations of his prophetic genius—but it harmonizes well with the injunction of the Constitution of Ohio and the legislation subsequent thereto. With such sanctions, therefore, let us hope that Public Schools, of a high order, will soon be universally substituted for all partial measures for the instruction of youth, thus securing to all, so far as practicable, equal opportunities for the acquisition of knowledge—repressing every distinction but that which persevering industry and true merit may originate, making assurance doubly sure of the permanence and progress of democratic institutions, and conducting our nation onward and upward to a high and noble destiny.

Respectfully submitted,

H. H. BARNEY,
State Commissioner of Common Schools.

*See a compilation (in Appendix "J,") of extracts from Mr. Jefferson's Writings, detailing his ideas of a republican school system.

TABLE [A]—ABSTRACT of the Annual School Reports of the several Counties of
for the

COUNTIES,	No. of Townships, Corporations or Districts.	No. of Districts.			No. of white youth between 5 and 21 years of age.			No. of colored youth between 5 and 21 years of age.			Total number of youth.
		No. of Special Districts.	No. of Fractional Districts.	No. of Sub-Districts.							
					Males.	Females.	Total.	Males.	Females.	Total.	
Adams	13	1	..	113	4,154	3,720	7,874	13	11	24	7,898
Allen	14	2	..	125	3,550	3,025	6,575	.....	.....	.....	6,575
Ashland	15	..	15	113	4,693	4,458	9,151	.....	.....	.....	9,151
Ashtabula	32	4	..	226	6,036	5,596	11,629	9	3	12	11,641
Athens	16	1	..	144	4,297	3,971	8,268	.....	.....	.....	8,268
Auglaize	18	5	..	84	3,030	2,589	5,619	15	21	36	5,655
Belmont	22	5	..	175	7,105	6,580	13,685	144	159	303	13,988
Brown	20	2	..	94	5,523	5,161	10,684	178	224	402	11,086
Rutler	18	5	..	123	5,735	5,337	11,072	55	52	107	11,179
Carroll	17	3	1	107	3,343	3,343	6,686	.....	.....	.....	6,686
Champaign	12	4	..	116	4,033	4,036	8,072	.....	.....	.....	8,072
Clark	15	5	..	91	4,403	4,402	8,805	.....	.....	.....	8,805
Clermont	14	4	..	138	6,218	5,866	12,079	119	177	296	12,375
Clinton	15	2	24	87	3,786	3,403	7,191	104	113	217	7,408
Columbiana	18	6	..	153	6,246	6,116	12,362	35	22	57	12,419
Coshocton	22	2	..	159	5,090	4,985	10,075	.....	.....	.....	10,075
Crawford	15	2	..	122	4,168	3,982	8,150	4	4	8	8,158
Cuyahoga	20	6	..	180	11,664	11,657	23,321	94	79	173	23,494
Darke	23	2	..	161	4,592	4,352	8,944	77	74	151	9,095
Defiance	12	1	..	88	2,046	1,944	3,990	11	7	18	4,008
Delaware	19	1	..	160	4,762	4,443	9,205	43	43	86	9,291
Erie	11	4	..	104	3,894	3,668	7,562	29	30	59	7,621
Fairfield	18	6	..	155	6,027	5,576	11,603	42	51	93	11,696
Fayette	10	2	..	78	2,653	2,517	5,170	78	50	128	5,298
Franklin	23	5	..	207	7,793	7,341	15,134	226	210	436	15,570
Fulton	12	..	..	96	2,376	2,154	4,530	.....	1	1	4,531
Gallia	15	1	..	139	3,640	3,256	6,876	244	223	467	7,343
Geauga	17	..	..	134	3,351	3,048	6,399	.....	.....	.....	6,399
Greene	17	6	..	114	4,379	4,378	8,757	117	117	234	8,991
Guernsey	20	..	14	132	5,286	4,978	10,264	31	40	71	10,335
Hamilton	24	..	..	159	27,667	28,208	55,875	527	653	1,180	57,055
Hancock	18	2	..	141	4,243	4,077	8,320	8	7	15	8,335
Hardin	14	1	..	90	2,219	1,960	4,179	6	5	11	4,190
Harrison	17	2	..	103	3,852	3,531	7,383	70	43	113	7,496
Henry	12	..	..	66	1,432	1,171	2,603	4	1	5	2,608
Highland	17	4	..	167	5,065	4,819	9,884	213	209	422	10,306
Hocking	12	1	8	100	3,466	3,174	6,640	34	35	69	6,709
Holmes	15	1	4	112	4,165	3,948	8,113	.....	.....	.....	8,113
Huron	25	5	..	183	5,158	4,908	10,066	10	4	14	10,080
Jackson	12	1	..	97	3,142	2,863	6,005	132	115	247	6,252
Jefferson	18	2	..	122	5,282	5,175	10,457	110	130	240	10,697
Knox	24	1	..	180	5,566	5,381	10,947	2	2	4	10,951
Lake	14	1	..	91	2,817	2,751	5,568	.....	.....	.....	5,568
Lawrence	15	2	..	80	4,091	3,665	7,756	78	70	148	7,904
Licking	26	6	25	202	7,393	6,883	14,276	33	17	50	14,326
Logan	17	4	..	135	4,156	3,896	8,052	115	113	228	8,280
Lorain	23	2	..	172	5,471	5,118	10,589	61	63	124	10,713
Lucas	16	3	..	57	3,396	3,338	6,734	3	6	9	6,743
Madison	13	3	..	72	1,869	1,878	3,747	25	22	47	3,794
Mahoning	18	3	..	134	4,525	4,485	9,010	20	17	37	9,047

Ohio, as returned by County Auditors to the State Commissioner of Common Schools, year 1854.

Number and Grade of Schools.				Number of Teachers in the Common Schools.		Number of Teachers in the High Schools.		No. of white youth who have attended school during the past year.		No. of colored youth who have attended school during the past year.		No. of scholars in average attendance in Common Schools.		Number of scholars in average attendance daily in High Schools.	
Common.	High.	Colored.	English & German.	Male	Fem.	Male	Fem.	Male.	Female	Male	Fem.	Male.	Female	Male	Fem.
....	....	....	....	....	....	..	..	1,574	1,069	..	..	995	597	...	...
164	1	..	..	109	124	2	2	4,441	3,570	..	..	2,291	1,877	40	42
314	..	..	..	107	302	..	..	5,963	5,988	5	2	4,181	3,552	...	...
...	...	...	...	87	153	..	..	4,347	3,607	..	..	2,459	2,197	...	...
76	..	..	5	61	17	..	..	1,863	1,422	..	..	1,146	842	...	...
322	2	1	..	205	53	2	1	5,042	4,047	47	49	2,915	2,005	...	...
124	..	3	..	107	28	..	..	2,888	2,492	57	63	1,675	1,531	...	...
126	1	2	2	117	48	1	1	2,946	2,392	38	38	1,163	981	...	...
101	..	..	..	74	51	..	..	2,062	1,770	..	..	1,485	1,281	...	...
...
110	..	1	3	117	43	..	..	3,438	2,834	26	27	1,536	1,207	...	...
154	..	2	..	146	77	..	..	5,177	1,799	40	30	3,449	3,163	...	...
146	..	1	..	97	46	..	..	3,242	2,895	29	27	1,843	1,442	...	...
178	5	..	..	138	101	7	13	5,360	4,737	..	..	3,108	2,765	489	224
151	3	..	..	121	56	3	7	3,988	3,589	..	..	2,387	2,095	221	144
158	..	..	..	116	97	..	..	3,674	3,354	1	2	2,180	1,893	...	...
221	2	..	..	93	228	3	4	5,970	5,401	11	9	4,292	3,868	116	107
143	..	3	..	97	31	..	..	2,696	2,442	60	57	1,304	1,243	...	...
64	..	..	..	48	54	1	..	1,176	807	..	..	495	578	90	16
144	..	..	..	65	123	..	..	3,009	2,448	..	..	1,983	1,542	...	...
111	1	2	..	64	143	1	2	2,196	1,928	16	18	1,569	1,569	34	50
198	3	1	..	153	63	3	2	5,531	4,321	17	23	2,698	2,084	167	89
93	..	..	..	67	32	..	..	2,002	1,520	..	..	1,333	1,120	...	...
...
70	..	..	..	23	54	..	..	1,089	1,037	..	..	695	579	...	...
...
130	..	..	..	76	178	..	..	2,912	2,517	..	..	1,966	1,704	...	...
140	..	..	..	117	60	2	1	3,612	3,107	28	19	2,078	1,782	...	...
119	..	1	..	69	45	..	..	2,907	2,571	4	10	2,539	1,800	...	...
185	3	..	..	223	226	12	5	12,456	10,771	..	..	8,054	6,813	...	...
190	..	..	..	128	99	..	..	3,576	3,065	..	..	2,197	2,014	...	...
85	1	..	..	59	62	1	..	1,723	1,098	..	..	838	612	160	40
136	1	3	..	128	43	1	1	3,387	2,706	39	31	1,746	1,336	40	52
35	..	..	..	24	20	..	..	510	262	..	..	402	250	...	...
146	..	..	..	129	8	..	..	2,979	2,494	102	99	1,710	1,523	...	...
146	..	1	..	100	47	..	..	2,686	2,340	13	9	1,626	1,304	...	...
108	..	..	..	101	32	..	..	3,557	3,019	..	..	2,207	1,740	...	...
...
...	...	...	...	113	242	..	..	...	...	..	..	3,082	2,877	...	...
41	..	..	..	23	18	..	..	696	650	18	21	369	308	64	54
125	2	3	..	122	65	2	..	3,291	2,759	54	63	2,264	1,745	19	25
145	..	..	..	123	111	..	..	3,997	3,614	..	..	2,129	1,848	87	104
...
25	1	..	..	25	13	1	..	1,039	919	..	..	457	356	...	...
319	..	..	..	151	187	..	..	5,876	5,076	..	..	3,570	2,911	...	...
135	..	1	..	118	78	..	..	2,781	2,643	69	50	1,728	1,477	...	...
201	2	..	..	70	192	2	3	2,133	2,813	2	1	1,975	1,767	32	37
49	3	..	..	29	55	5	2	1,726	1,646	14	17	...	...	...	...
96	3	..	..	60	44	3	5	1,373	1,146	..	..	662	604	...	...
145	1	..	..	128	141	1	1	4,032	3,526	13	7	2,496	2,187	25	30

TABLE [A]—

COUNTIES.	No. of Townships, Corporations or Districts.	No. of Special Districts.	No. of Fractional Districts.	No. of Sub-Districts.	No. of white youth between 5 and 21 years of age.			No. of colored youth between 5 and 21 years of age.			Total number of youth.
					Males.	Females.	Total.	Males.	Females.	Total.	
Marion	15	1	..	119	2,797	2,547	5,344	4	6	10	5,354
Medina	19	..	22	154	4,829	4,397	9,226	3	3	6	9,232
Meigs	12	2	..	123	4,967	3,971	8,938	16	22	38	8,976
Mercer	14	..	..	95	2,340	2,132	4,472	163	123	286	4,758
Miami	17	5	..	119	5,323	4,953	10,276	119	114	233	10,509
Monroe	20	3	12	130	5,331	4,833	10,164	8	6	14	10,178
Montgomery	18	4	..	135	7,982	7,784	15,766	86	73	159	15,925
Morgan	16	2	..	143	4,663	4,259	8,922	13	14	27	8,949
Morrow	16	2	..	155	3,970	3,970	7,940	....	....	....	7,940
Muskingum	31	7	..	170	8,630	8,482	17,112	161	181	342	17,454
Noble	15	..	..	148	4,293	3,955	8,248	....	....	....	8,248
Ottawa	11	..	..	35	1,029	1,890	2,919	....	....	....	2,919
Paulding	11	..	..	43	797	706	1,503	8	14	22	1,525
Perry	13	2	..	105	4,109	4,153	8,262	6	8	14	8,276
Pickaway	18	4	8	100	3,560	3,283	6,843	100	100	200	7,043
Pike	14	..	..	74	2,271	2,063	4,334	166	134	300	4,634
Portage	22	1	..	181	4,745	4,254	8,999	3	7	10	9,009
Preble	18	6	..	104	3,926	3,721	7,647	21	26	47	7,694
Putnam	16	1	..	95	2,114	1,896	4,010	14	7	21	4,031
Richland	23	5	..	150	6,158	5,712	11,870	8	6	14	11,884
Ross	19	4	..	155	5,949	5,738	11,687	354	308	662	12,349
Sandusky	12	2	..	118	3,818	3,454	7,272	7	6	13	7,285
Scioto	14	1	..	101	3,965	3,662	7,627	46	33	79	7,706
Seneca	17	3	..	162	6,366	5,944	12,310	19	31	50	12,360
Shelby	14	..	..	94	3,048	2,905	5,953	138	118	256	6,209
Stark	23	..	..	195	8,351	7,611	15,962	41	23	64	16,026
Summit	20	3	29	141	5,550	5,122	10,672	6	11	17	10,689
Trumbull	25	1	..	231	6,111	5,856	11,967	....	....	....	11,967
Tuscarawas	23	2	..	173	6,556	6,170	12,726	7	4	11	12,737
Union	14	1	..	108	3,113	2,670	5,783	34	33	67	5,850
Van Wert	13	2	..	76	1,802	1,364	3,166	12	13	25	3,591
Vinton	13	1	..	90	2,400	2,249	4,649	10	11	21	4,670
Warren	17	7	..	112	4,730	4,548	9,278	103	68	179	9,449
Washington	24	2	..	186	6,311	5,878	12,190	104	99	203	12,393
Wayne	18	..	..	167	6,242	6,242	12,484	....	....	....	12,484
Williams	14	1	..	112	2,759	2,448	5,207	....	....	....	5,207
Wood	18	1	..	106	2,754	2,504	5,258	3	1	4	5,263
Wyandot	14	..	..	117	2,714	2,414	5,128	17	11	28	5,156
Totals	1,514	207	162	11,203	414,519	392,831	807,350	4,919	4,837	9,756	817,106

Continued.

Number and Grade of Schools.				Number of Teachers in the Common Schools.		Number of Teachers in the High Schools.		No. of white youth who have attended school during the past year.		No. of colored youth who have attended school during the past year.		No. of scholars in average attendance in Common Schools.		Number of scholars in average attendance daily in High Schools.	
Common.	High.	Colored	English & German.	Male	Fem.	Male	Fem.	Male	Female	Male	Fem.	Male	Female	Male	Fem.
104				52	60			1,117	922			675	661	....	....
354				128	226			5,426	4,845			3,598	3,165	....	....
195		2		66	107			3,330	3,052			2,465	2,371	....	....
35	4			68	19			879	793	53	34	552	516	....	....
158				124	95									....	....
162		2		148	28			3,398	3,340			2,299	1,815	....	....
141	1	1	2	144	60	2	2	4,697	4,938	47	36	3,111	2,616	40	35
256	2	3		190	121	2	1	6,798	5,824	107	105	3,909	3,270	47	27
148				120	53			3,228	2,628			1,819	1,464	....	....
38				21	24			884	725			440	364	....	....
160				115	45			3,378	2,844			1,690	1,276	....	....
101	1	1		77	28	2	1	2,576	2,118			1,305	1,063	....	....
73		5		61	14			1,811	1,446	107	87	1,136	838	....	....
194	5			94	227			4,227	3,851	18	22	3,075	2,570	....	....
159				110	48			2,914	2,661			2,000	1,701	....	....
33				24	25			157	157			387	370	....	....
170	1			152	168			4,803	4,008			3,121	2,537	....	....
148	1	6		143	50	1	1	4,332	3,754	144	140	2,582	2,136	23	25
107	1			55	83	3	3	3,257	2,591			1,648	1,440	253	129
76		1		52	27			1,406	1,355	35	20	895	775	....	....
206	1			130	136	1		4,000	3,428	7	6	2,632	2,067	....	....
								1,321	1,116			738	562	....	....
198	4			183	114	2	1	5,203	4,835	13	5	3,828	2,948	97	80
161	4			165	110	4	4	4,249	3,845	4	8	....	....	....	....
222				181	67			4,823	3,923	2	1	2,390	1,868	....	....
188	1			80	108	1		2,525	2,278			1,753	1,524	....	....
103				53	41			2,163	1,845	5	5	1,132	965	....	....
219	2			95	172			3,722	3,722	20	23	2,134	2,134	....	....
189				154	93			5,376	4,128			2,705	2,555	214	186
150				68	82			2,486	2,339			1,608	1,464	....	....
101				68	92			2,290	2,141			1,388	1,267	....	....
10,330	57	48		167,469	6,413	71	63	244,069	209,663	1,965	1,174	148,271	125,171	2,258	1,496

TABLE [B] *Abstract of the Annual School*

COUNTIES.	No. of scholars who can read and write.	Number of Scholars engaged in the study of the various branches.										
		Orthography.	Arithmetic.	Grammar.	Geography.	Algebra.	Geometry.	Chemistry.	Philosophy.	Astronomy.	Surveying.	History.
Adams												
Allen	1,067	1,404	408	119	121	57		71				
Ashland	4,831	4,116	3,336	932	1,116	103	15	12	98	13	6	50
Ashtabula	3,163	2,484	2,475	774	1,251	40	1	1	74	16		
Athens		4,492	1,935	611	663							
Auglaize	2,055	1,428	845	309	293	10	14	10	65	62	10	35
Belmont	5,204	2,952	1,875	811	750	94	84	16	116	12	2	62
Brown	2,480	2,429	1,316	385	594	38			41			50
Butler	1,686	1,636	1,484	331	631	35			24		64	4
Carroll	2,670	1,432	1,504	457	358	5			18			
Champaign												
Clark	4,324	1,898	2,051	641	916	28	4	8	106	12	18	47
Clermont	2,139	3,476	2,569	911	924	141	21	24	68	11	31	29
Clinton	3,479	3,681	2,045	803	709	20	4	5	65	3	2	12
Columbiana	5,882	3,975	3,361	985	798	84	13	3				
Coshocton	4,561											
Crawford	3,829	3,863	1,921	338	569	9	1		7			5
Cuyahoga	3,315	4,386	2,701	831	1,430	46	10	3	42			26
Darke	2,311	2,705	1,103	271	287	14	4		2			10
Defiance	1,492	1,070	452	173	212	25	15		10		1	10
Delaware	2,878	2,979	1,646	516	945	41						
Erie	2,084	2,634	1,534	800	916	52	18	14	54	13	5	76
Fairfield	6,151	3,295	2,699	1,122	1,013	77	24	21	72	31	12	30
Fayette	2,836	2,710	1,405	356	294	56	13	13	65	5	2	12
Franklin												
Fulton	731	488	452	115	156				3			
Gallia												
Geauga	2,762	3,873	2,345	797	1,018	66			58			15
Greene	2,560	2,193	1,966	791	915	67	1		117	1		8
Guernsey	4,056	2,952	1,782	784	711	39		4	64	2		4
Hamilton	20,456	18,477	13,017	3,407	7,466	591	96	39	64	24	21	1,958
Hancock	3,696	3,614	1,582	460	543	18		1	12			
Hardin	1,120	878	601	167	165	4			2			6
Harrison	3,913	3,428	2,485	749	751	74	5	21	87			26
Henry	344	302	197	52	84			3	1			
Highland												
Hocking	2,655	3,531	961	308	206				12			
Holmes	3,012	2,693	1,776	458	351	27	11		21	3	5	
Huron	5,688	6,765	3,760	1,671	2,184	188	11	5	79	24	3	59
Jackson												
Jefferson	2,874	3,363	1,987	967	1,102	44	2	3	76	24	4	98
Knox	2,619	2,866	1,964	726	852	83	8	4	80	7	1	
Lake												
Lawrence	613	436	128	36	90				1			35
Licking	5,906	6,889	3,291	1,084	1,516	46	3		47	19	2	11
Logan	1,596	1,154	798	234	241	16	1		24		26	
Lorain	3,387	4,186	2,704	868	1,255	46	1	2	79	10		29
Lucas	2,079	2,405	1,395	485	843	60	41	30	63	8	1	72
Madison												
Mahoning	4,989	5,754	3,459	805	1,210	103	8	10	132	15		16
Marion												
Medina	5,176	6,587	4,422	1,188	1,751	87	12	4	99		1	
Meigs	4,668	2,880	2,719	585	833	26	3		43			5

Report of the several Counties—Continued.

Number of scholars enrolled in Common Schools.		Number of scholars enrolled in High Schools.		Number of months Winter Schools have been taught.			Number of months Summer Schools have been taught.			Number and value of the school houses built this year.		Amount of tax collected for building and repairing school houses, fuel, &c.
as Male	Females.	Males.	Females.	Common.	High.	Others.	Common.	High.	Others.	No.	Value.	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$4,660 51 0
3,887	3,324	.....	.....	417 $\frac{3}{4}$	.....	.....	534 $\frac{3}{4}$	.....	.....	16	\$7,654 00	6,293 14 2
6,028	5,796	.....	.....	441	.....	.....	575	.....	.....	6	2,350 00	8,874 93 2
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,235 04 0
1,597	1,127	.....	.....	172	.....	19	93	.....	3	6	3,810 00	3,585 46 9
5,342	4,198	66	72	367	.....	.....	241	.....	.....	23	8,301 00	12,559 69 2
2,904	2,511	.....	.....	145	.....	.....	115	.....	3	15	4,265 00	5,954 78 4
1,573	1,272	.....	.....	37 $\frac{1}{2}$	5	9	31 $\frac{1}{2}$	5	8 $\frac{1}{2}$	2	800 00	13,836 95 4
1,972	1,586	.....	.....	287 $\frac{1}{4}$	.....	.....	164 $\frac{1}{2}$	.....	.....	4	1,000 00	3,602 17 5
.....
2,465	2,035	.....	.....	273	.....	.....	124	.....	3	4	2,200 00	8,339 92 7
3,791	3,568	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8,769 34 3
3,246	2,809	.....	.....	298	.....	6	217	.....	9	17	7,763 00	5,424 67 3
4,595	4,172	373	381	421 $\frac{1}{2}$	25	.....	330 $\frac{1}{2}$	9	.....	7	3,863 00	9,744 86 2
4,477	4,428	387	329	.....	.....	.....	.....	.....	.....	47	13,450 00	1,590 00 0
3,804	3,561	.....	.....	369	.....	.....	298	.....	.....	16	6,914 00	5,937 47 8
4,363	3,873	145	165	381	4	.....	431	4	.....	12	7,100 00	410 00 0
2,508	2,647	.....	.....	245	.....	.....	153	.....	.....	6	1,401 00	1,073 54 9
1,252	1,090	25	25	144	.....	.....	166	.....	.....	5	556 00	2,276 77 0
.....	.....	.....	.....	194	.....	.....	169	.....	.....	13	4,517 00	4,622 24 7
1,621	1,528	46	60	156 $\frac{1}{2}$	.....	.....	174	.....	.....	15	1,050 00	5,865 73 0
5,132	4,028	170	93	596 $\frac{1}{4}$	12	3	166 $\frac{3}{4}$	9	.....	20	10,348 00	5,614 69 9
2,174	1,822	.....	.....	196	.....	.....	179	.....	.....	25	11,869 00	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,993 00 0
581	549	.....	.....	114	.....	.....	105	.....	.....	3	930 00	4,370 76 3
.....
2,791	2,435	.....	.....	426 $\frac{3}{4}$	.....	.....	502 $\frac{3}{4}$	.....	.....	8	2,650 00	3,238 71 8
2,058	1,614	.....	.....	72	.....	.....	59 $\frac{1}{2}$	.....	.....	15	3,145 00	10,768 98 9
2,969	2,243	.....	.....	123	.....	23	85	.....	.....	17	3,990 00	4,025 12 9
12,951	11,784	.....	.....	215	.....	.....	224	.....	.....	5	1,825 00	11,051 14 1
3,535	3,133	.....	.....	397 $\frac{1}{2}$	.....	.....	243 $\frac{1}{2}$	.....	.....	16	3,525 00	4,987 06 9
1,172	1,025	55	M & F	129	.....	.....	110	.....	.....	3	895 00	5,232 21 3
3,392	2,662	52	73	373	12	5	265	10	5	5	1,425 00	2,667 38 6
330	280	.....	.....	58 $\frac{1}{4}$	.....	.....	29 $\frac{1}{2}$	.....	.....	4	793 00	3,868 21 9
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,297 00 0
.....	.....	.....	.....	285	.....	3	166	.....	.....	12	4,513 00	1,721 76 0
3,028	2,836	.....	.....	327	.....	.....	140	.....	.....	11	3,664 00	4,933 45 7
4,612	4,220	.....	.....	.....	.....	.....	.....	.....	.....	14	3,735 00	7,000 54 0
188	165	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3,046	2,721	20	28	.....	.....	.....	.....	.....	.....	6	2,050 00	5,026 28 1
3,176	2,897	127	244	331	.....	.....	284 $\frac{1}{4}$	.....	.....	14	4,466 00	2,975 21 8
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4	3,096 42	3,024 09 0
200	49	.....	.....	21	.....	11	19 $\frac{1}{2}$	.....	.....	2	500 00	.....
.....	.....	.....	.....	530 $\frac{3}{4}$	.....	.....	580	.....	.....	27	15,610 00	10,006 98 6
1,348	1,140	.....	.....	199	.....	3	146	.....	3	4	750 00	7,825 79 8
1,864	1,729	.....	.....	54	3 $\frac{1}{2}$	.....	66 $\frac{3}{4}$	.....	7 $\frac{1}{2}$	7	3,000 00	7,250 21 0
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	14,500 00	2,107 43 0
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3	1,090 00	225 00 0
4,002	3,476	43	57	561	4	.....	517 $\frac{1}{2}$	.....	12	12	4,703 00	5,979 31 3
.....
5,426	4,845	.....	.....	513 $\frac{1}{4}$	.....	.....	581 $\frac{3}{4}$	.....	.....	9	3,140 00	5,162 05 8
3,310	3,052	.....	.....	264	.....	.....	321	.....	9	9	2,010 00	6,493 71 1

TABLE [B].—

COUNTIES.	No of scholars who can read and write.	Number of Scholars engaged in the study of the various branches.										
		Orthography.	Arithmetic.	Grammar.	Geography.	Algebra.	Geometry.	Chemistry.	Philosophy.	Astronomy.	Surveying.	History.
Mercer	726	640	347	119	37	....	....	....	....	....	....	150
Miami .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Monroe.....	4,100	4,427	1,816	614	567	39	13	14	18	5	1	19
Montgomery	7,225	8,075	6,574	1,062	2,346	88	55	10	40	....	....	164
Morgan .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	291
Morrow .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
Muskingum	7,136	7,943	4,852	1,426	1,756	115	12	22	86	26	2	....
Noble	2,721	4,229	1,390	472	411	3	....	2	4	....	1	....
Ottawa .....	.....	933	472	205	197	12	....	....	11	....	....	46
Paulding .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Perry	3,310	2,575	1,440	425	486	64	4	....	48	3	....	.....
Pickaway .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9
Pike .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	84
Portage	3,623	4,368	2,924	834	1,507	84	6	24	64	21	....	.....
Preble	3,617	3,009	1,732	530	667	42	1	4	41	10	....	24
Putnam .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	100
Richland	6,432	3,152	3,228	1,060	1,172	70	2	7	91	....	....	.....
Ross	4,670	5,466	3,105	1,043	1,616	89	11	10	115	69	5	13
Sandusky	2,759	3,173	1,642	367	575	36	....	....	38	1	....	217
Scioto .....	.....	1,750	901	245	706	40	19	5	19	8	....	.....
Seneca	3,538	3,862	2,328	658	1,163	57	16	5	45	50	....	65
Shelby	786	573	422	95	83	5	....	....	5	....	....	103
Stark	7,863	7,845	1,523	1,769	186	32	27	113	10	9	65	.....
Summit	5,333	6,179	3,661	1,204	1,620	146	11	6	86	5	....	.....
Trumbull .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tuscarawas...	3,995	5,316	1,898	366	430	17	....	17	1	....	....	.....
Union	2,413	3,204	1,497	397	395	12	4	33	2	....	....	.....
Van Wert .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Vinton	1,733	2,220	814	296	354	2	....	....	....	....	....	.....
Warren .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20
Washington	2,429	3,754	1,471	658	1,343	8	4	20	....	....	....	.....
Wayne	5,660	4,91	2,845	735	564	32	13	9	32	3	7	.....
Williams	2,819	2,820	1,105	341	406	30	....	....	4	....	....	1
Wood .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wyandot	2,945	2,803	1,122	401	519	8	3	14	4	....	....	.....
Totals ...	239,168	239,857	140,645	44,535	58,041	3,591	645	642	2,855	525	298	4,108

Continued.

Number of scholars enrolled in Common Schools.		Number of scholars enrolled in High Schools.		Number of months winter schools have been taught.			Number of months summer schools have been taught.			Number and value of the School Houses built this year.		Amount of tax collected for building and repairing school houses, fuel, &c.
Males.	Females.	Males.	Females.	Common.	High.	Others.	Common.	High.	Others.	Number.	Value.	
904	533	....	....	134	....	....	45	....	..	9	\$776 00	\$3,397 32 7
....	....	....	....	....	....	....	....	....	..	11	6,059 00	9,773 88 0
4,006	3,360	....	....	420 $\frac{1}{4}$	....	....	147 $\frac{1}{2}$	....	..	29	5,203 00	4,431 15 4
4,953	4,026	....	....	37 $\frac{3}{8}$	5	5	3	5	5	10	12,663 00	2,209 20 9
....
6,498	5,333	69	36	578	10	15 $\frac{1}{4}$	375 $\frac{1}{3}$	5	..	29	38,553 50	19,362 93 2
2,630	1,920	....	....	273	....	....	166	....	..	7	1,365 00	....
....	....	....	....	20 $\frac{1}{2}$	....	....	47 $\frac{1}{2}$	....	..	5	2,700 00	3,580 55 3
....	....	....	....	....	....	....	....	....	..	....	....	317 18 5
2,781	2,223	....	....	428	....	....	152 $\frac{1}{2}$	....	..	17	5,235 00	2,354 59 7
2,576	2,118	....	....	208	....	23	....	....	..	8	6,605 00	4,918 65 8
....	....	....	....	....	....	....	....	....	..	1	425 00	....
....	....	47	....	488	9	....	386	....	..	19	6,112 00	7,187 01 2
2,807	2,429	....	....	304	....	....	163	....	..	8	5,925 00	13,077 00 5
778	683	....	....	56	....	....	57	....	..	....	....	1,456 26 2
4,757	4,024	....	....	733 $\frac{3}{8}$	....	....	653 $\frac{3}{8}$	....	..	12	4,938 00	6,387 31 6
4,299	3,719	23	35	490	6	23	223 $\frac{3}{8}$	4	13	2	775 00	6,756 26 9
2,831	2,484	407	198	274 $\frac{1}{4}$	6	....	242 $\frac{3}{4}$	3	..	8	2,220 00	2,998 01 2
1,063	940	....	....	165	....	....	113	....	..	9	2,037 00	3,593 37 9
1,329	1,149	20	19	292	4	....	259	6	..	2	750 00	....
....	....	....	....	102	....	....	39	....	..	1	475 00	2,351 59 8
6,862	5,647	179	166	726	123	....	362 $\frac{3}{4}$	21 $\frac{1}{4}$	..	25	19,869 00	5,713 85 2
4,022	3,544	160	216	4 $\frac{1}{2}$	4 $\frac{1}{2}$	....	3 $\frac{1}{2}$	3	..	15	6,850 00	11,327 60 8
....
3,113	2,429	....	....	535	....	....	276	....	..	7	1,796 00	10,042 97 4
....	....	....	....	284 $\frac{1}{2}$	....	....	191 $\frac{3}{4}$	....	..	7	1,015 00	2,843 81 6
....
2,050	1,683	....	....	198	....	....	136	....	..	1	150 00	285 33 5
....
2,300	2,299	....	....	250	....	67	231	....	3	8	2,349 00	9,872 98 2
3,942	3,307	....	....	620	....	....	248	....	5	19	14,020 00	10,729 91 8
....	....	....	....	268	....	....	232	....	..	15	4,160 00	2,018 06 0
....	....	....	....	....	....	....	....	....	..	4	1,055 00	4,494 85 9
2,331	2,172	....	....	268	....	....	252	....	..	8	1,647 00	3,549 04 2
189,542	164,264	2,414	2,197	17,589	1,224	215	13,028	84	89	770	346,943 92	416,359 19 9

TABLE [C.]—ABSTRACT of the Annual School

COUNTIES	Amount paid Teachers in the several Schools.					
	High Schools.		Common Schools.		Other Schools	
	Males.	Females.	Males.	Females.	Males.	Females.
Adams.....	....	....	....	....	....	....
Allen.....	....	....	....	....	....	....
Ashland.....	\$700 00	\$300 00	\$7,425 00	\$4,573 00	....	....
Ashtabula.....	....	....	5,776 00	9,736 00	....	....
Athens.....	....	....	4,926 93	4,848 31	....	....
Auglaize.....	....	....	4,898 50	817 50	\$254 00	....
Belmont.....	400 00	....	9,305 00	1,492 00	....	....
Brown.....	....	....	6,273 00	1,156 00	....	\$45 00
Butler.....	500 00	220 00	8,582 00	2,939 00	550 00	555 00
Carroll.....	....	....	4,802 82	1,801 12	....	....
Champaign.....	....	....	....	....	....	....
Clark.....	....	....	6,720 00	2,249 00	53 00	....
Clermont.....	....	....	9,667 00	2,443 00	....	....
Clinton.....	....	....	9,034 00	2,764 00	70 00	....
Columbiana.....	2,583 00	625 00	8,232 00	5,590 50	....	....
Coshocton.....	....	....	....	....	....	....
Crawford.....	....	....	6,843 74	3,120 85	....	....
Cuyahoga.....	300 00	320 00	6,175 00	7,555 00	....	....
Darke.....	....	....	6,609 00	1,617 00	....	....
Defiance.....	600 00	....	2,252 00	1,342 00	....	....
Delaware.....	....	....	....	....	....	....
Erie.....	800 00	450 00	3,160 00	2,949 00	....	....
Fairfield.....	1,778 00	1,000 00	14,121 00	3,705 00	300 00	....
Fayette.....	....	....	6,977 00	2,106 00	....	....
Franklin.....	....	....	....	....	....	....
Fulton.....	....	....	1,445 10	1,374 45	....	....
Gallia.....	....	....	....	....	....	....
Geauga.....	....	....	4,957 93	5,425 62	....	....
Greene.....	....	....	7,967 00	2,631 00	75 00	....
Guernsey.....	....	....	5,224 00	2,142 00	17 00	....
Hamilton.....	7,377 00	2,149 12	61,273 40	54,155 65	....	....
Hancock.....	....	....	7,330 52	2,745 78	....	....
Hardin.....	....	....	2,835 00	1,489 00	....	....
Harrison.....	250 00	250 00	11,199 00	2,427 00	....	122 00
Henry.....	....	....	1,222 00	462 00	....	....
Highland.....	....	....	10,219 00	724 00	374 00	....
Hocking.....	....	....	6,279 00	1,276 00	33 00	....
Holmes.....	....	....	8,466 00	673 00	....	....
Huron.....	....	....	9,534 53	12,082 34	....	....
Jackson.....	....	....	....	....	....	....
Jefferson.....	700 00	....	11,392 00	5,046 00	54 00	42 00
Knox.....	....	....	6,659 50	2,831 75	....	....
Lake.....	....	....	....	....	....	....
Lawrence.....	38 00	38 00	2,046 00	809 00	....	....
Licking.....	....	....	....	....	....	....
Logan.....	....	....	6,369 00	2,608 00	204 00	43 00
Lorain.....	355 00	203 00	3,337 00	5,847 00	....	....
Lucas.....	1,625 00	400 00	2,670 02	3,993 56	120 00	84 00
Madison.....	....	....	....	....	....	....
Mahoning.....	650 00	140 00	9,233 00	5,783 00	....	....
Marion.....	....	....	....	....	....	....
Medina.....	....	....	6,893 43	6,324 92	....	....
Meigs.....	....	....	7,019 00	3,832 00	248 00	100 00
Mercer.....	....	....	1,611 00	388 00	200 00	....

Reports of the several Counties—Continued.

Total Amount paid Teachers.		Compensation of Teachers per Month.						No. of school houses	Value of School Houses, Lots and Furniture.
		High Schools.		Com. Schools.		Color'd Schools.			
Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.		
.....
\$8,125 00	\$4,873 00	\$58½	\$20	\$18½	\$81¼			106	\$22,031
5,776 00	9,736 00			21	101¼			188	28,439
4,926 93	4,848 31								
5,152 50	817 50			22	9			66	10,886
9,705 00	1,492 00	40		25½	12			161	45,334
6,273 00	1,201 00			25	151¼			90	10,115
9,632 00	3,714 00	50	22	35¼	203¼	\$20		73	28,635
4,802 82	1,801 12			18	111½		20	62	7,935
6,773 00	2,249 00			29	181½			78	28,905
9,667 00	2,443 00			27½	163¼			140	20,040
9,104 00	2,764 00			20¼	14	23		90	28,238
10,815 00	6,215 50	94	19½	30½	142½			137	38,929
		52½	30	25½	151¼			143	27,870
6,843 74	3,120 85			20	10			116	17,458
6,475 00	7,875 00	65	20	23½	12			162	130,938
6,609 00	1,617 00							92	8,440
2,852 00	1,342 00	50		19½	83¼			64	6,228
								113	17,463
3,960 00	3,399 00	80	30	25½	102½		20	81	19,944
16,199 00	4,705 00	54	50	26½	152½	25		145	57,254
6,977 00	2,106 00			26½	203¼			74	26,433
1,445 10	1,374 45							44	2,712
4,957 93	5,425 62			17¼	8			130	18,580
8,042 00	2,631 00	35		28	16			88	29,645
3,241 00	2,142 00			22	143½			81	10,658
68,651 08	56,304 77			34	201½			149	466,595
7,330 52	2,745 75			187½	101¼			141	10,521
2,835 00	1,489 00							62	6,950
11,449 00	2,799 00	40	40	25	16	25	15	105	15,964
1,222 00	462 00			18	101½			39	1,841
10,593 00	724 00								18,992
6,312 00	1,276 00			19	9	11			
8,486 00	673 00							92	14,648
9,534 53	12,082 34							177	40,948
				18	133¼			21	645
12,046 00	5,088 00	58½		26¼	182½	19	16	110	22,692
6,659 50	2,831 75			20¾	107½			114	31,033
2,046 00	847 00							11	1,400
								193	39,441
6,593 00	2,651 00			22	121½	20	15	114	11,601
3,692 00	6,050 00	40	20	19	9¼			130	19,556
4,415 02	4,477 56	52	40					55	93,880
		55	22	30	11½			72	12,065
9,883 00	5,923 00	65	14	20½	101½			139	25,034
				19	91½			77	
6,893 43	6,324 92			19½	9½			156	19,780
7,267 00	3,932 00			25	12			115	18,087
1,811 00	388 00							68	1,155

TABLE [C].—

COUNTIES.	Amount paid Teachers in the several Schools.					
	High Schools.		Common Schools.		Other Schools.	
	Males.	Females.	Males.	Females.	Males.	Females.
Miami .....	.....	.....	.....	.....	.....	.....
Monroe .....	.....	.....	10,509 77	1,630 33	.....	.....
Montgomery	2,000 00	750 00	25,979 00	8,873 00	1,090 00	240 00
Morgan .....	.....	.....	.....	.....	.....	.....
Morrow .....	.....	.....	.....	.....	.....	.....
Muskingum	1,180 00	.....	19,563 02	9,119 08	593 00	.....
Noble .....	.....	.....	6,149 31	1,684 15	.....	.....
Ottawa .....	.....	.....	556 00	526 00	.....	.....
Paulding .....	.....	.....	.....	.....	.....	.....
Perry .....	.....	.....	9,418 00	1,630 00	.....	.....
Pickaway .....	.....	.....	.....	.....	.....	.....
Pike .....	.....	.....	.....	.....	.....	.....
Portage	190 00	67 50	5,257 81	6,697 38	.....	.....
Preble .....	.....	.....	11,734 00	2,764 00	.....	.....
Putnam .....	.....	.....	1,390 00	650 00	.....	.....
Richland .....	.....	.....	10,137 00	7,185 00	.....	.....
Ross	600 00	400 00	14,340 00	5,476 00	686 00	180 00
Sandusky	1,080 00	513 00	3,863 00	2,657 00	.....	.....
Scioto .....	.....	.....	3,550 00	3,145 00	.....	.....
Seneca	1,094 00	.....	9,557 00	4,324 00	.....	.....
Shelby .....	.....	.....	2,561 00	745 00	.....	.....
Stark	1,681 00	168 00	18,178 67	7,663 13	200 00	.....
Summit	726 00	212 00	8,327 00	7,029 00	.....	.....
Trumbull .....	.....	.....	.....	.....	.....	.....
Tuscarawas .....	.....	.....	14,899 00	2,816 00	.....	.....
Union .....	.....	.....	3,414 00	3,546 00	.....	.....
Van Wert .....	.....	.....	.....	.....	.....	.....
Vinton .....	.....	.....	2,070 00	1,191 00	.....	.....
Warren .....	.....	.....	.....	.....	.....	.....
Washington .....	.....	.....	4,030 08	3,489 00	7 50	24 00
Wayne .....	.....	.....	11,382 00	3,712 00	.....	.....
Williams .....	.....	.....	4,284 00	2,080 00	.....	.....
Wood .....	.....	.....	.....	.....	.....	.....
Wyandot .....	.....	.....	4,575 33	3,128 41	.....	.....
Total	\$27,169 68	\$8,205 62	\$532,727 41	\$279,635 83	\$5,128 50	\$1,435 00

ABSTRACT—Continued.

Total Amount paid Teachers.		Compensation of Teachers per Month.						No of school houses	Value of School Houses, Lots and Furni- ture.
		High Schools.		Com. Schools.		Color'd Schools.			
		Males.	Females.	Males.	Females.	Males.	Females.		
10,509 77	1,630 33	....	....	23½	147⁄₈	....	....	126	14,617
29,069 00	9,863 00	100	50	35	21	30	....	133	103,119
....
21,336 02	9,119 08	85	33	24	14	24	....	181	73,364
6,149 31	1,684 15	....	....	17	11	....	....	108	9,131
556 00	526 00	....	....	21	9½	....	....	32	9,650
....
9,418 00	1,630 00	....	....	20½	12	....	....	102	13,882
....	....	....	....	25½	19	....	....	85	47,575
....	....	....	....	23	13	20	....	....	....
5,447 81	6,764 88	....	....	....	....	....	....	176	21,994
11,734 00	2,764 00	....	....	27½	19	....	....	98	36,931
1,390 00	650 00	....	....	16½	8	....	....	....	....
10,137 00	7,185 00	60	22	20½	10½	....	....	146	40,023
15,626 00	6,056 00	60	40	26½	19½	22½	20	136	51,040
4,943 00	3,170 00	30	20	18½	9½	....	....	82	18,084
3,550 00	3,145 00	....	....	23½	16	....	25	51	24,982
10,651 00	4,324 00	....	....	....	11½	....	....	127	....
2,561 00	745 00	....	....	22	15¾	....	....	60	2,295
20,059 67	7,831 13	....	....	....	....	....	....	181	57,874
9,053 00	7,241 00	45	21	21	12	....	....	158	60,730
....
14,899 00	2,816 00	....	....	21	14	....	....	126	17,619
3,414 00	3,546 00	....	....	18	10½	....	....	103	11,147
....
2,070 00	1,191 00	....	....	19½	10¾	....	....	73	2,915
....
4,037 58	3,513 00	....	....	....	....	....	....	115	35,019
11,382 00	3,712 00	....	....	22½	16	....	....	....	13,580
4,284 00	2,080 00	....	....	18	9	....	....	81	1,160
....
4,575 33	3,128 41	....	....	....	....	....	....	101	14,665
\$565,025 59	\$289,276 45	58	28½	23	13	21¾	19	7,235	\$2,197,384

TABLE [D].—STATEMENT showing the amount of funds paid to the several accruing from the principal of the various School Trust Funds; also, the rent of State Treasury, together with the amounts collected to prolong schools seven months,

COUNTIES.	Number of youth between the ages of 5 and 21 yrs in 1854.	Amount of State Common School Fund collected and apportioned to the counties for the year ending November 15, 1854.	Amount of Interest paid to counties on the proceeds of sale of School Section 16.	Amount of rent of School Sec. 16, and interest received by counties in 1854 previous to paying principal into the State Treasury.	Amount of interest paid counties in 1854, on Virginia Military School Fund.
Adams	7,862	10,826 21 0	....	....	\$871 74 0
Allen	6,182	8,512 80 0	397 92 4	\$628 07 6	....
Ashland	9,258	12,748 54 4	1,400 24 0	....	....
Ashtabula	11,494	15,827 58 3	....	....	....
Athens	8,272	11,390 79 2	399 57 4	487 75 0	....
Auglaize	5,513	7,591 56 7	27 46 0	85 67 7	....
Belmont	13,847	19,067 73 5	2,150 45 8	....	....
Brown	11,116	15,307 06 6	....	....	1,232 54 4
Butler	11,611	15,988 69 6	5,212 28 4	1,090 27 1	....
Carroll	6,984	9,617 17 8	1,018 16 3	484 25 6	....
Champaign	8,092	11,142 92 7	837 94 8	....	279 53 5
Clark	8,502	11,707 50 9	1,240 75 0	....	86 04 2
Clermont	12,331	16,980 15 7	....	....	1,367 26 0
Clinton	7,465	10,279 52 9	....	....	827 72 1
Columbiana	12,577	17,318 90 7	2,661 62 6	1,458 33 4	....
Coshocton	10,391	14,308 71 9	....	....	....
Crawford	7,998	11,013 48 6	1,121 06 7	761 97 1	....
Cuyahoga	22,549	31,050 65 0	....	....	....
Darke	9,173	12,631 49 7	779 68 4	901 74 3	....
Defiance	3,721	5,123 92 9	338 69 0	613 88 0	....
Delaware	9,000	12,393 27 0	....	....	139 59 6
Erie	7,947	10,943 25 8	....	....	....
Fairfield	11,601	15,974 92 5	3,095 45 1	....	....
Fayette	5,137	7,073 80 3	....	....	569 58 5
Franklin	14,809	20,392 43 8	449 17 7	299 17 3	397 39 0
Fulton	4,058	5,587 98 8	214 19 4	371 92 0	....
Gallia	7,115	9,797 56 9	371 31 1	....	....
Geauga	6,416	8,835 02 5	....	....	....
Greene	8,378	12,032 48 9	205 48 5	891 95 4	638 10 8
Guemsey	10,396	14,315 60 4	469 21 7	....	....
Hamilton	56,108	77,262 40 0	7,122 77 3	741 47 3	144 04 1
Hancock	8,131	11,196 63 1	1,193 58 7	625 03 6	....
Hardin	4,185	5,762 70 6	216 83 4	1,163 52 8	132 50 0
Harrison	7,808	10,751 85 1	1,857 22 1	197 95 8	....
Henry	2,347	3,231 89 0	....	....	....
Highland	10,402	14,323 86 6	....	....	1,153 37 0
Hocking	6,582	9,063 61 2	598 35 8	18 76 2	....
Holmes	8,072	11,115 38 6	610 34 2	334 14 1	....
Huron	10,408	14,332 12 9	....	....	....
Jackson	6,079	8,370 96 6	182 43 2	....	....
Jefferson	11,199	15,421 35 9	5,005 27 4	2,639 99 6	....
Knox	11,347	15,625 16 0	....	....	....
Lake	5,652	7,782 97 4	....	....	....
Lawrence	7,051	9,709 43 9	196 39 6	384 48 5	....
Licking	14,740	20,297 42 3	191 45 4	172 10 5	....
Logan	8,214	11,310 92 5	345 23 5	....	514 58 9
Lorain	10,421	14,350 03 0	....	....	....
Lucas	5,930	8,165 78 8	301 06 1	288 54 9	....
Madison	4,551	6,266 86 4	....	....	504 62 0
Mahoning	9,190	12,654 90 6	1,111 09 8	585 65 1	....

Counties of Ohio from the State Common School Fund, and the amount of interest Sec. 16, and interest accruing on the sales of Sec. 16, before the principal is paid into the and for the support of High Schools, for the year 1854.

Amount of Interest paid to Counties in 1854, on United States Military School Fund.	Amount of Interest paid to Counties in 1854, on Western Reserve School Fund.	Amount of special school taxes collected to keep up Common Schools seven months in the year 1854.	Amount of taxes collected for the support of High Schools in the year 1854.	Total amount of funds derived from all sources applied to the support of Schools in 1854.	Average rate of school- ar paid for tuition out of School Fund.
.....	\$2,412 20 0	.....	\$14,110 15 0	\$1 79 5
.....	9,538 80 0	1 54 3
.....	\$109 78 7	6,114 63 2	.....	20,373 20 3	2 20 1
.....	1,103 06 6	4,903 35 2	.....	21,834 00 1	1 81 3
.....	2,170 94 0	.....	14,449 05 6	1 74 7
.....	1,709 89 6	.....	9,414 60 0	1 70 8
.....	2,198 54 6	.....	23,416 73 9	1 69 1
.....	2,805 42 9	\$1,620 33 3	20,965 37 2	1 88 6
.....	4,643 56 1	.....	26,934 81 2	2 32 0
.....	1,119 31 2	.....	12,238 90 9	1 75 3
.....	12,260 41 0	1 51 5
.....	2,923 91 5	.....	25,958 21 6	1 87 7
.....	4,849 73 2	.....	23,197 14 9	1 88 1
.....	4,292 32 8	.....	15,399 57 8	2 06 3
.....	3,671 47 0	3,588 83 0	28,699 16 7	2 28 2
\$897 01 3	4,321 00 0	2,500 00 0	22,026 73 2	2 11 9
.....	1,061 97 4	.....	13,958 49 8	1 74 5
.....	2,163 99 0	12,175 00 0	3,569 00 0	49,408 64 0	2 19 1
.....	4,797 01 9	.....	19,108 94 3	2 08 3
.....	1,321 89 0	.....	7,398 38 9	1 98 8
669 19 1	1,733 81 9	.....	14,935 87 6	1 66 0
.....	762 67 0	15,132 59 0	.....	26,838 51 8	3 37 7
.....	5,130 98 8	2,075 28 1	26,276 64 5	2 26 5
.....	3,630 64 0	.....	11,274 02 8	2 19 5
312 59 2	24,099 23 0	.....	45,950 00 0	3 10 3
.....	2,083 51 6	.....	8,257 61 8	2 03 5
.....	10,168 88 0	1 42 9
.....	615 73 0	3,241 80 5	.....	12,692 56 0	1 97 8
.....	7,535 75 3	.....	21,303 78 9	2 43 8
643 21 7	3,750 01 1	.....	19,178 04 9	1 84 5
.....	109,422 89 1	.....	194,693 57 8	3 47 0
.....	2,676 84 3	.....	15,692 09 7	1 93 0
.....	1,199 89 3	.....	8,475 46 1	2 02 5
.....	3,338 56 0	.....	16,145 59 0	2 06 8
.....	811 77 5	.....	4,043 66 5	1 72 3
.....	6,403 00 0	.....	21,880 23 6	2 10 3
.....	1,101 93 0	.....	10,783 66 2	1 63 8
467 54 6	1,149 01 1	.....	13,676 42 6	1 69 4
.....	998 84 0	6,891 94 0	2,737 48 0	24,960 38 9	2 39 8
.....	8,553 39 8	1 40 7
.....	1,452 11 0	.....	24,518 73 9	2 18 9
957 95 8	829 55 4	702 03 8	18,114 71 0	1 59 6
.....	542 41 1	2,171 42 0	.....	10,496 80 5	1 85 7
.....	2,681 33 7	.....	12,971 65 7	1 84 0
1,118 95 4	9,687 04 0	.....	31,466 97 6	2 13 5
.....	4,289 89 0	.....	16,460 63 9	2 00 4
.....	1,009 09 2	4,574 65 0	.....	19,933 77 2	1 91 3
.....	4,140 42 8	.....	12,895 82 6	2 17 5
.....	695 10 2	1,009 23 7	8,475 82 3	1 86 2
.....	530 12 7	2,438 41 3	790 00 0	18,110 19 5	1 97 1

TABLE [D]—

COUNTIES.	Number of youth between the ages of 5 and 21 years, in 1854.	Amount of State Common School Fund collected and apportioned to the counties for the year ending November 15, 1854.	Amount of Interest paid to counties on the proceeds of sale of School Section 16.	Amount of rent of School Section 16, and interest received by counties, in 1854, previous to paying principal into the State Treasury.	Amount of Interest paid to Counties in 1854, on Virginia Military School Fund.
Marion	5,529	7,613 59 9	\$383 43 9	....	\$54 00 8
Medina.....	9,232	12,712 74 1	....	....	....
Meigs.....	7,846	10,804 17 8	403 91 6	\$204 12 0	....
Mercer.....	4,414	6,078 21 1	32 58 7	....	....
Miami.....	10,716	14,756 25 4	1,887 82 4	881 50 6	....
Monroe.....	9,980	13,742 76 0	761 39 5	222 46 8	....
Montgomery	15,730	21,660 68 2	4,626 05 3	243 92 2	....
Morgan.....	9,110	12,544 74 4	687 55 0	....	....
Morrow.....	8,166	11,244 82 7	887 70 2	....	....
Muskingum.....	17,579	24,206 81 1	967 82 9	650 32 8	....
Noble.....	8,276	11,399 05 5	138 33 5	....	....
Ottawa.....	1,794	2,470 39 2	218 75 7	390 07 3	....
Paulding.....	1,277	1,758 46 8	93 90 2	276 72 2	....
Perry.....	8,620	11,869 99 9	1,143 32 0	406 27 3	....
Pickaway.....	8,296	11,423 84 1	2,705 62 3	....	399 05 3
Pike.....	4,560	6,279 25 7	58 96 6	....	291 16 8
Portage.....	9,209	12,681 07 0	....	....	....
Preble.....	8,390	11,553 28 2	3,454 50 3	....	....
Putnam.....	3,792	5,221 69 8	535 88 0	437 64 6	....
Richland.....	12,167	16,754 32 4	2,403 45 3	....	....
Ross.....	12,349	17,004 94 4	1,016 25 0	....	1,032 50 5
Sandusky.....	7,274	10,016 51 7	584 68 1	786 82 3	....
Scioto.....	7,780	10,713 29 4	85 09 8	558 24 0	156 46 0
Seneca.....	11,120	15,312 57 4	2,063 00 0	....	....
Shelby.....	6,114	8,419 16 5	448 38 0	....	....
Stark.....	16,116	22,192 21 6	3,658 40 0	....	....
Summit.....	10,689	14,719 07 4	588 70 1	....	....
Trumbull.....	12,243	16,858 97 9	....	....	....
*Tuscarawas.....	13,036	17,950 96 3	116 75 1	68 06 0	....
Union.....	5,763	7,935 82 4	....	....	639 00 5
Van Wert.....	2,840	3,910 76 6	118 36 4	....	....
Vinton.....	4,494	6,188 37 3	143 68 1	268 77 0	....
Warren.....	9,652	13,291 09 4	2,640 55 5	....	383 86 3
Washington.....	12,273	16,900 29 0	1,034 54 7	....	....
Wayne.....	12,428	17,113 72 9	4,672 85 9	973 13 4	....
Williams.....	4,547	6,261 35 6	351 02 9	613 89 6	....
Wood.....	4,888	6,730 92 3	267 07 9	....	....
Wyandot.....	5,094	7,014 59 1	1,090 67 2	2,321 84 8	....
Total.....	\$811,957	\$1,118,089 02 0	\$81,592 84 9	\$24,530 51 8	\$11,814 70 3

*Moravian School Fund, \$173,174, added in the total column.

Continued.

Amount of Interest paid to Counties in 1854, on United States Military School Fund.	Amount of Interest paid to Counties in 1854, on Western Reserve School Fund.	Amount of special school taxes collected to keep up Common Schools seven months in the year 1864.	Amount of taxes collected for the support of High Schools in the year 1854.	Total amount of funds derived from all sources applied to the support of Schools in 1854.	Average of school- ar paid for tuition out of School Fund.
\$49 03 2	\$8,100 07 8	\$1 46 5
.....	\$885 98 6	\$4,305 61 3	.....	17,904 34 0	1 93 9
.....	2,280 79 9	.....	13,693 01 3	1 74 5
.....	1,537 26 1	.....	7,648 05 9	1 73 3
.....	5,890 36 0	.....	23,415 94 4	2 18 5
.....	687 86 7	.....	15,414 49 0	1 54 5
.....	15,743 69 8	.....	42,274 35 5	2 68 7
.....	13,232 29 4	1 45 1
316 38 1	12,448 91 0	1 52 5
778 48 8	8,582 66 6	.....	35,186 12 2	2 00 2
.....	11,537 39 0	1 39 3
.....	1,055 63 4	.....	4,134 85 6	2 30 5
.....	636 64 9	.....	2,765 74 1	2 16 6
.....	816 23 4	.....	14,235 82 6	1 65 1
.....	1,561 56 5	.....	16,090 08 2	1 94 0
.....	1,275 28 3	.....	7,904 67 4	1 73 3
.....	883 77 9	4,110 49 5	.....	17,675 34 4	1 92 0
.....	5,639 87 1	.....	20,647 65 6	2 46 1
.....	1,148 08 9	.....	7,343 31 3	1 93 7
.....	2,235 67 7	.....	21,393 45 4	1 75 8
.....	5,894 11 9	.....	24,947 81 8	2 02 0
.....	2,615 00 6	3,794 72 8	17,797 75 5	2 44 7
.....	1,754 89 3	.....	13,267 98 5	1 70 5
.....	17,375 57 4	1 56 3
.....	8,867 54 5	1 45 0
.....	13,153 23 4	.....	39,003 85 0	2 42 0
.....	886 17 8	3,197 00 5	.....	19,390 95 8	1 81 4
.....	1,174 94 6	.....	.....	18,033 52 5	1 47 3
1,005 95 5	7,475 55 0	2,845 42 9	29,635 88 2	2 27 3
.....	2,359 86 7	.....	10,934 69 6	1 89 7
.....	4,029 13 0	1 41 9
.....	164 59 8	.....	6,765 42 2	1 50 5
.....	16,315 51 2	1 69 0
.....	17,934 83 7	1 46 1
.....	3,091 91 6	.....	25,851 63 8	2 08 0
.....	2,208 45 6	.....	9,434 73 7	2 07 5
.....	3,780 82 6	.....	10,778 82 8	2 20 5
.....	939 24 6	.....	11,366 35 7	2 23 1
\$7,216 32 7	\$11,666 60 2	\$404,378 81 2	\$25,232 35 6	\$1,684,694 36 1	\$2 07 5

RECAPITULATION OF TABLES A, B, C, AND D.

Number of Townships, Corporations or Districts.....	1,504
Number of Special Districts,.....	207
Number of Fractional Districts,.....	162
Number of Sub-Districts,.....	11,203
Number of white youth between 5 and 21 years of age—	
Males,.....	414,519
Females.....	392,831
	<hr/> 807,350
Number of colored youth between 5 and 21 years of age—	
Males.....	4,919
Females.....	4,837
	<hr/> 9,756
Total number of white and colored youth.....	817,106
Number and Grade of Schools—	
Common.....	10,330
High,.....	57
Colored,.....	48
English and German,.....	16
Number of Teachers in the Common Schools—	
Males.....	7,469
Females.....	8,413
Number of Teachers in the High Schools—	
Males.....	71
Females.....	63
Number of white youth who have attended school during the past year—	
Males.....	244,089
Females.....	209,663
Number of colored youth who have attended school during the past year—	
Males.....	1,265
Females.....	1,174
Number of scholars in average daily attendance in Common Schools—	
Males.....	148,271
Females.....	125,171
Number of scholars in average daily attendance in High Schools—	
Males.....	2,258
Females.....	1,496
Number of scholars who can read and write.....	239,168
Number of scholars engaged in the study of the various branches—	
Orthography.....	239,857
Arithmetic.....	140,645
Grammar.....	44,535
Geography.....	58,041
Algebra.....	3,591
Geometry.....	645
Chemistry.....	642
Philosophy.....	2,855
Astronomy.....	525
Surveying.....	298
History.....	4,108

Number of scholars enrolled in Common Schools—	
Males.....	189,542
Females.....	164,264
Number of scholars enrolled in High Schools—	
Males.....	2,414
Females.....	2,197
Number of months winter schools have been taught—	
Common.....	17,589 ⁷ / ₁₇
High.....	122 ¹ / ₂
Others.....	215 ³ / ₄
Number of months summer schools have been taught—	
Common.....	13,028 ³ / ₁₆
High.....	84 ¹ / ₂
Others.....	89
Number of school houses built this year.....	770
Value " " " ".....	\$346,943.92
Amount of tax collected for building and repairing school houses, fuel, &c.....	\$416,359.20
Compensation of Teachers per month—	
High Schools—Males.....	\$58.00
" " Females.....	28.50
Common Schools—Males.....	23.00
" " Females.....	13.00
Colored Schools—Males.....	21.75
" " Females.....	19.00
Amount paid Teachers in the several schools—	
High Schools—Males.....	\$27,169.68
" " Females.....	8,205.62
Common Schools—Males.....	532,727.41
" " Females.....	279,635.83
Other Schools—Males.....	5,128.50
" " Female.....	1,435.00
Total amount paid Teachers—	
Males.....	\$565,025.59
Females.....	289,276.45
Number of school houses.....	7,235
Value of school houses, lots and furniture.....	\$2,197,384
Number of youth between the ages of 5 and 21 years in 1854.....	811,957
Amount of State Common School Fund collected and apportioned to the counties for the year ending Nov. 15, 1854.....	1,118,089.02.0
Amount of interest paid to counties on the proceeds of sale of School Section 16.....	81,592.84.9
Amount of rent of School Section 16, and interest received by counties in 1854, previous to paying principal into the State Treasury.....	24,530.51.8
Amount of interest paid to counties in 1854, on Virginia Military School Fund.....	11,814.70.3
Amount of interest paid to counties in 1854, on United States Military School Fund.....	7,216.32.7
Amount of interest paid to counties in 1854, on Western Reserve School Fund.....	11,666.60.2
Amount of interest of Moravian School Fund paid to Tuscarawas county in 1854.....	173.17.4

Amount of special school taxes collected to keep up common schools seven months in the year 1854.....	404,378.81.2
Amount of taxes collected for the support of high schools in the year 1854	25,232.35.6
Total amount of funds derived from all sources, applied to the support of schools in 1854.....	1,684,694.36.1
Average rate per scholar paid for tuition out of School Fund of 1854,	\$2.07.5

The foregoing tables, on account of the imperfect returns from the counties, would unavoidably produce an erroneous impression of the condition of schools, unless some means were taken to ascertain actual results by calculations on the basis of the statistics returned. This has been attempted, as will be seen by the following approximations. There are 1,514 Boards of Educations in the State, and if 900 of them make statements upon a given subject common to all, it was supposed reasonable to conclude that the remaining 614 would afford similar results, if reported: and the statistical summary which introduces the report is ascertained by a series of such calculations.

In 1124 townships, there are 10,330 Common Schools; in 1514, there would be 13,914.

In 1142 townships, there are 7,469 male teachers in Common Schools; in 1514 there would be 9,902.

In 1142 townships, there are 6,413 female teachers in Common Schools; in 1514 there would be 8,502.

In 1142 townships, there are 13,882 male and female teachers in Common Schools; in 1514 there would be 18,404.

In 1142 townships, there are 244,089 white male youth in attendance on school the past year; in 1514 there would be 323,600.

In 1142 townships, there are 209,663 white female youth in attendance on school the past year; in 1514 there would be 277,959.

In 1142 townships, there are 453,752 white male and female youth in attendance on school: in 1514 there would be 601,559.

In 1142 townships, there are 148,271 male youth in average daily attendance at common schools; in 1514 there would be 196,569.

In 1142 townships, there are 125,171 female youth in average daily attendance at common schools; in 1514 there would be 165,945.

In 1142 townships, there are 273,442 male and female youth in average daily attendance at common schools; in 1514 there would be 362,514.

In 918 townships, there are 239,168 who can read and write; in 1514 there would be 394,456.

In 941 townships, there are 239,857 who study Orthography; in 1514 there would be 385,912.

In 946 townships, there are 140,645 who study Arithmetic; in 1514 there would be 226,282.

In 941 townships, there are 44,535 who study Grammar; in 1514 there would be 61,027.

In 941 townships, there are 58,041 who study Geography; in 1514 there would be 93,384.

In 941 townships, there are 3,591 who study Algebra; in 1514 there would be 5,776.

In 941 townships, there are 645 who study Geometry; in 1514 there would be 1,030.

In 941 townships, there are 642 who study Chemistry; in 1514 there would be 1,033.

In 914 townships, there are 2,855 who study Philosophy; in 1514 there would be 4,729.

In 914 townships, there are 525 who study Astronomy, in 1514 there would be 845.

In 914 townships, there are 298 who study Surveying; in 1514 there would be 494.

In 914 townships, there are 4,108 who study History; in 1514 there would be 6,805.

In 875 townships, there are 189,542 male scholars enrolled in the common schools; in 1514 there would be 327,962.

In 875 townships, there are 164,264 female scholars enrolled in the common schools; in 1514 there would be 284,223.

In 875 townships, there are 353,806 male and female scholars enrolled in common schools; in 1514 there would be 612,185.

In 802 townships, the number of months winter common schools were kept was 17,589; in 1514 it would be 33,221.

In 802 townships, the number of months summer common schools were kept was 13,028; in 1514 it would be 25,861.

The cost of building 770 new school houses was \$346,944, as far as returned—the average cost of which was \$451. In Lucas county 5 were built at \$2,900 each, that being the highest rate; and in Mercer 9 were built at \$86 each, that being the lowest rate in any county.

In 1113 townships, the amount collected for building and repairing school houses, fuel, &c., was \$416,359; in 1514 it would be \$566,368.

In 930 townships, the amount paid male teachers of common schools is \$532,727.41; in 1514 it would be \$887,257.31.

In 930 townships, the amount paid female teachers of common schools is \$297,635.83; in 1514 it would be \$455,235.10.

In 993 townships, the amount of special school taxes collected to keep up schools seven months, was \$404,378.81; in 1514 it would be \$616,545.34.

*TABLE [E.] Amounts distributed to the Counties for School Apparatus,
in 1854.*

Adams.....	\$56 77	Licking.....	\$122 54
Allen.....	39 82	Logan.....	72 82
Ashland.....	93 88	Lorain.....	72 82
Ashtabula.....	68 74	Lucas.....	69 11
Athens.....	49 30	Madison.....	49 88
Auglaize.....	38 37	Mahoning.....	63 13
Belmont.....	66 24	Marion.....	38 37
Brown.....	77 91	Medina.....	46 29
Butler.....	102 46	Meigs.....	68 89
Carroll.....	46 62	Mercer.....	26 58
Champaign.....	98 32	Miami.....	92 43
Clark.....	97 79	Monroe.....	72 02
Clermont.....	86 16	Montgomery.....	141 93
Clinton.....	56 32	Morgan.....	74 30
Columbiana.....	111 83	Morrow.....	52 60
Coshocton.....	38 37	Muskingum.....	117 18
Crawford.....	54 87	Noble.....	39 82
Cuyahoga.....	225 70	Ottawa.....	77 26
Darke.....	41 26	Paulding.....	25 13
Defiance.....	25 13	Perry.....	69 97
Delaware.....	53 43	Pickaway.....	68 74
Erie.....	108 02	Pike.....	31 57
Fairfield.....	79 92	Portage.....	83 27
Fayette.....	43 08	Preble.....	108 93
Franklin.....	58 10	Putnam.....	38 37
Fulton.....	25 13	Richland.....	106 04
Gallia.....	66 59	Ross.....	128 32
Geauga.....	58 13	Sandusky.....	65 32
Greene.....	106 04	Scioto.....	69 66
Guernsey.....	86 98	Seneca.....	76 46
Hamilton.....	176 20	Shelby.....	38 21
Hancock.....	57 07	Stark.....	70 13
Hardin.....	49 88	Summit.....	86 16
Harrison.....	33 22	Trumbull.....	77 91
Henry.....	25 13	Tuscarawas.....	72 13
Highland.....	95 32	Union.....	36 93
Hocking.....	56 31	Van Wert.....	38 37
Holmes.....	25 13	Vinton.....	39 82
Huron.....	106 04	Warren.....	76 99
Jackson.....	51 33	Washington.....	74 51
Jefferson.....	66 77	Wayne.....	45 59
Knox.....	81 29	Williams.....	25 13
Lake.....	50 54	Wood.....	26 58
Lawrence.....	43 99	Wyandot.....	26 58

[F.] STATISTICS OF TEACHERS' INSTITUTES ATTENDED IN 1854.

No.	Names.	Where held.	When held	Weeks.	No. of Members	Names of Instructors.	Lecturers.
1	Muskingum County.	New Concord.	March 31,	1	92	G. W. Batchelder, H. Childs, Rev. S. McArthur, J. M. McLane, C. Tracy, Rev. B. Waddle, J. K. Pickett, T. J. Newcomb, E. K. Hoskin, E. B. Olmstead, A. E. Holcomb.	O. Tracy, S. Roy.
2	Portage	Shalersville ..	April 4,	2	100	Wm. Carter, J. Ferguson, E. C. Ellis, L. H. Smith, J. C. Morris, T. C. Bowles, A. D. Lord.	Dr. Everitt, O. P. Brown, Esq., Rev. T. J. Newcomb, P. N. Schnyder, Esq., Prof. Hayden, E. C. Wilnot.
3	Olermont	Bethel	" 10,	1	75	Lorin Andrews, W. A. McKee, C. R. Shreve.	H. H. Barney, Rev. J. Wiseman, A. D. Lord.
4	Coshocton	Coshocton	" 10,	1	120	Prof. I. W. Andrews, M. D. Leggett, Edwin Regal, C. S. Royce, Dr. Thompson, C Tracy.	Lorin Andrews.
5	Guernsey	Cambridge....	" 10,	1	100	Prof. I. W. Andrews, M. D. Leggett, Edwin Regal, C. S. Royce, Dr. Thompson, C Tracy.	Prof. I. W. Andrews, M. D. Leggett, Esq., C. S. Royce, C. Tracy.
6	Richland	Shelby	" 10,	1	60	D. C. Eastman, J. M. Bell, W. Williams, A. D. Lord.	A. D. Lord, (3 lectures.)
7	Jeff. & Harr'n	Steubenville ..	" 17,	....	35	J. W. Davis, E. C. Ellis, Miss C. O. Gray, F. W. Hurtt, D. W. O. Loudon, G. D. Parker, Major William Wall, Asa D Lord.	E. C. Ellis, C. Robb, Maj. Wall, Rev. Mr. Wheat, A. D. Lord.
8	Fayette	Washington ..	" 17,	1/2	80	Andrew Amyx, T. J. Nelson, D. M. Ure, A. D. Lord.	A. D. Lord, (3 lectures.)
9	Brown	Georgetown ..	" 24,	1	75	Charles Rogers, Mrs. Stephens. Hon. H. Mann, J. Tuckerman, A. D. Lord.	H. Mann, Rev. Mr. Davidson, J. Tuckerman, A. D. Lord.
10	Greene	Cedarville.....	July 10,	2	30	Alfred Holbrook, D. Parsons, C. S. Royce, H. Mann, Charles Rogers, A. C. Fenner, A. C. Tyler, A. D. Lord.	Hon. Horace Mann.
11	Normal Class.	Dayton	" 10,	3	70	Isaac Sams, Eli Zink, Rev. E. McKinney, A. D. Lord.	Rev. J. M. Mathews, J. M. Shockley, A. D. Lord.
12	Butler County	Hamilton.....	" 17,	1	35	E. C. Ellis, G. D. Parker, A. D. Lord.	A. D. Lord.
13	Scientific.....	Marlboro'	" 18,	3	75	F. Hollenbeck, M. A. Page, D. A. Pease, J. F. Smith.	F. Hollenbeck.
14	Montgomery County.	Dayton	" 24,	1	30		
15	Highland	Hillsboro'	August 7,	1	30		
16	Adams	West Union ..	" 16,	1/2	75		
17	North Western.....	Delta	" 21,	1			

[F.] STATISTICS OF TEACHERS' INSTITUTES ATTENDED IN 1854.—Continued.

No.	Names.	Where held.	When held.	Weeks.	No. of Members	Names of Instructors.	Lecturers.
18	Pickaway County	Cireville	August 21, 1	1	50	John Lynch, C. S. Royce, A. D. Lord.	C. S. Royce, W. T. Coggeshall, A. D. Lord.
19	Hancock	Findlay	" 28, 1	1	70	F. Hollenbeck, A. Schuyler, J. F. Smith, Mrs. Olmstead, A. D. Lord.	A. Schuyler, A. D. Lord.
20	Athens	"	" 31, 1	1	...	D. Linton, Esq., A. D. Lord.	H. H. Barney, Rev. J. B. Dunn, A. D. Lord.
21	Clinton County	Wilmington	Septem. 4, 1	1	70	Dr. W. C. Catline, Henry Dawes, F. B. Pond.	Henry Dawes.
22	Coshocton	"	" 11, 1	1	...	W. P. Gibson, A. D. Lord.	H. H. Barney, A. D. Lord.
23	Morgan	M'Connellsville	" 14, 2	2	40	E. B. Pierce, A. D. Lord.	A. D. Lord, (4 lectures.)
24	Madison	"	" 18, 1	1	34	S. E. Adams, A. D. Lord.	H. H. Barney, A. D. Lord.
25	Belmont	"	" 2, 1	1	63	Wm. Carter, P. Kidd, J. C. Morris, Geo. Nichols, R. O. Patterson, L. H. Smith.	A. J. Rickoff, Cyrus Knowlton.
26	Allen	"	" 2, 1	1	50	Members of the Institute.	O. Tracy.
27	Clermont	"	" 2, 1	1	40	H. H. Barney, C. G. Bartholomew, C. Bartholomew, C. A. Carey, Kate W. Davidson, E. O. Ellis, M. Gilmer, Gordon, M. D., Eli Kirk, O. P. Ralstin, P. S. Womacka.	H. H. Barney, Elder N. Dawson, E. O. Ellis, F. W. Hurt, P. S. Womacka.
28	Holmes	"	" 2, 1	1	76	M. D. Leggett, L. T. Covell, T. W. Harvey, C. S. Royce, A. D. Lord.	H. H. Barney, M. D. Leggett, — Carpenter, Esq., A. Hart, L. T. Covell, O. S. Royce, A. D. Lord.
29	Brown	"	" 9, 2	2	130	Jesse Markham, C. Tracy, A. D. Lord.	Rev. J. B. Walker, J. Markham, W. T. Coggeshall, A. D. Lord.
30	Portage	"	" 9, 1	1	...	J. N. Deselleem, E. A. Holcomb, Edwin Regal, W. J. Sage, M. H. Urquhart.	Wm. C. Gaston, Esq., Roswell Marsh, Esq.
31	Richland	"	" 16, 1	1	76	L. T. Covell, J. L. McCartney, R. W. Stevenson, T. M. Stevenson, Jas. S. Ward, John B. White.	L. T. Covell, Rev. Mr. Safford, Rev. A. J. Weddell.
32	Guernsey	"	" 16, 1	1	60	J. Eastman, W. B. Hardy, I. S. Morris, A. D. Lord.	Dr. J. Ray, C. Knowlton, Rev. Mr. Heshour, A. D. Lord.
33	Jeff & Harr'n	"	" 23, 1	1	75	I. P. Hole, J. Markham, C. Tracy, A. D. Lord.	Alex. Clark, Rev. R. Hays, I. P. Hole, C. Tracy, A. D. Lord.
34	Muskingum	"	" 30, 1	1	85		
35	Preble	"					
36	Columbiana	"					

37	Athens	"	Amesville	Novem. 1,	$\frac{1}{2}$	....	Prof. I. W. Andrews, Rev. S. Howard, D. D. C. Grant.	.....	S. W. Gilson, Esq., O. N. Hartshorn, Rev. Mr. Stratton.
38	Mahoning	"	N. Benton	"	6,	1	O. N. Hartshorn, G. W. Clark, J. Williams, P. Knowlton, E. N. Hartshorn.	100	H. H. Barney, Rev. Mr. Quigley, F. D. De- Wolf, A. D. Lord.
39	Seneca	"	Tiffin	"	6,	1	D. F. DeWolf, A. Schnyler, A. D. Lord.	75	H. H. Barney, J. W. Foster, D. Vaughn, A. D. Lord.
40	Warren	"	Lebanon	"	16,	$\frac{1}{2}$	C. W. Kimball, A. D. Lord.	62	.....
41	Washington	"	Marietta	"	"	....	.....	....	.....

[G.] A TABLE showing the condition of School Houses.

Names of Counties.	Whole No. of Districts.	No. of Districts reported.				Names of Counties.	Whole No. of Township.	No. of townships reported.			
		Good.	Middling.	Bad.	Not reported.			Good.	Middling.	Bad.	Not reported.
Adams	12	...	...	...	13	Licking	26	26	...	...	...
Allen	14	1	...	...	13	Logan	17	7	...	9	1
Ashland	15	11	...	2	2	Lorain	23	4	7	1	11
Ashtabula	32	8	8	4	12	Lucas	16	7	3	1	5
Athens	16	...	...	...	16	Madison	13	3	5	1	4
Auglaize	18	12	...	3	3	Mahoning	18	8	6	2	2
Belmont	22	15	5	2	...	Marion	15	...	4	1	10
Brown	20	...	...	...	20	Medina	19	6	5	4	4
Butler	18	12	...	...	6	Meigs	12	11	...	...	1
Carroll	17	4	6	2	5	Mercer	14	1	2	3	8
Champaign	12	...	...	...	12	Miami	17	...	...	...	17
Clark	15	15	...	...	...	Monroe	20	...	5	3	12
Clermont	14	...	...	...	14	Montgomery	18	17	...	...	1
Clinton	15	12	...	...	3	Morgan	16	...	...	...	16
Columbiana	18	6	10	2	...	Morrow	16	...	...	...	16
Coshocton	22	11	...	9	2	Muskingum	31	11	12	3	7
Crawford	15	4	10	1	...	Noble	15	2	3	...	10
Cuyahoga	20	9	6	4	1	Ottawa	11	8	...	2	1
Darke	23	...	...	...	23	Paulding	11	...	...	...	11
Defiance	12	4	1	...	7	Perry	13	6	1	5	1
Delaware	19	...	...	...	19	Pickaway	18	2	10	1	5
Erie	11	1	...	...	10	Pike	14	...	...	...	14
Fairfield	18	10	2	5	1	Portage	22	10	9	...	3
Fayette	10	2	6	2	...	Preble	18	13	3	...	2
Franklin	23	...	...	...	23	Putnam	16	...	...	...	16
Fulton	12	4	...	...	8	Richland	23	1	6	...	16
Gallia	15	...	...	...	15	Ross	19	3	...	6	10
Geauga	17	1	12	4	...	Sandusky	12	6	...	3	3
Greene	17	10	2	1	4	Scioto	14	6	...	3	5
Guernsey	20	1	2	3	14	Seneca	17	...	...	...	17
Hamilton	24	9	2	1	12	Shelby	14	1	6	2	5
Hancock	18	7	...	4	7	Stark	23	5	13	1	4
Hardin	14	1	1	1	11	Summit	20	1	...	...	19
Harrison	17	8	4	5	...	Trumbull	25	...	...	...	25
Henry	12	...	10	1	1	Tuscarawas	23	...	...	...	23
Highland	17	...	...	...	17	Union	14	6	...	5	3
Hocking	12	...	...	...	12	Van Wert	13	...	...	...	13
Holmes	15	...	4	8	3	Vinton	13	1	6	5	1
Huron	25	11	4	4	6	Warren	17	...	...	...	17
Jackson	12	...	...	...	12	Washington	24	3	7	2	12
Jefferson	18	3	5	2	8	Wayne	18	...	...	...	18
Knox	24	4	7	3	10	Williams	14	7	...	...	7
Lake	14	2	12	...	...	Wood	18	1	8	1	8
Lawrence	15	...	...	2	13	Wyandot	14	...	...	...	14

NOTE.—This table was prepared from the reports of the County Auditors, and shows the number of Townships or Districts in each county, which have made returns of the condition of their respective School Houses.

[H.]—ABSTRACT OF REPORTS BY COUNTY AUDITORS AND SCHOOL OFFICERS.

ADAMS COUNTY.

FROM W. E. HOPKINS, AUDITOR.—The schools of the county have never been in a better condition than at present, and the people seem tolerably well satisfied with the new school law.

ALLEN COUNTY.

FROM WM. DOWLING, AUDITOR.—Mr. Dowling states that but few people in his county are favorable to the present school law and system. They expected a concise and easily intelligible law, under the new constitution, but find it cumbrous in consequence of its length, and very complicated, so much so that the school officials cannot understand their duties, without constant application to the State School Commissioner. Again, they object to it because they think its principles subversive of their constitutional and parental rights, in that it takes away the right of the parent to decide as to the manner and the quality of his child's education.

In his opinion, unless a change is made in the law, and persons appointed whose duty it shall be to collect the proper information under severe penalties, no accurate report can be received.

ASHLAND COUNTY.

FROM J. GATES, AUDITOR.—From the reports and from what information I can gather from different portions of the county, I am led to the following conclusions: First, as to the favor with which the new school law is received in the different townships of the county. The doctrine that the property holders of the State should educate the children, is not everywhere fully adopted. Some, imbibing the stereotyped sentiment of other ages, follow the maxim of "every one for himself," applying this, however, the wrong way in regard to schools, forgetting that the wealth, reputation and safety of each man are enhanced by the amount of knowledge and intelligence possessed in the community where he dwells. These oppose any change in school matters, where the cost is increased, and from such persons, in whose minds the "almighty dollar" is ever uppermost, the new law finds active opposition. Others, not understanding its features, and perhaps misapplying some of its wisest provisions, either oppose the law, or look upon it with distrust. Others, again, regard the whole subject with indifference.

Many of the townships have heartily entered into the work under the new law, and with them it does well, and gives entire satisfaction.

Township Boards.—Some object to this feature of the law, as being a ponderous and unwieldy body, clothed with too much power, and also because they think the district duties are not as well attended to as by the old mode. It seems to me, however, that by means of a Township Board, a more uniform and efficient action can be secured than by the old plan; but unless the law is so changed that the members of the Township Boards shall be allowed a reasonable compensation for

their services, at least for some stated number of meetings, it will be out of the question to get men to act in that capacity.

New School Houses.—In regard to new school houses, the law has been attended with complete success. Better sites are chosen, and more tastefully ornamented,—better houses are built, and these are better furnished.

School Examiners.—A am not aware that the present mode of appointing these officers has been the means of securing a more intelligent, conscientious and efficient discharge of the numerous duties devolving upon them, than was effected by the former method; notwithstanding, the appointments made in this county are men that faithfully discharge their respective duties, with credit to themselves and the county.

The present law must secure the services of *better teachers* than we have hitherto been able to command. An increased school fund, and longer terms of school sessions, will give teachers more encouragement to enter into and continue in the profession, than heretofore, and will offer “substantial inducements” to enlist a higher order of talent in the teachers’ department of business. These better results we are beginning to reap, and I trust a brighter day, a new era in the science of teaching, is beginning to dawn upon us.

The new law has already given, and will continue to give *increased educational facilities*, much better than the old law could do. These will occur in the shape of new and more convenient school houses, better teachers, longer sessions, a district library, a school apparatus, a more thoroughly awakened public sentiment, and a better directed effort in behalf of those great bulwarks of human liberty and human progress, the intelligence and virtue of the young.

On the whole, I regard the present system as a great advance on the old one, such an one as, if faithfully administered, will be an honor to our great and growing State. The present law may have defects, and doubtless has, but these experience will point out and sound policy correct.

The only suggestion I have to make is, that the township be under the control of some county officer, to whom they shall be responsible, and who shall see to it, that they perform their duties faithfully and correctly.

NOTE.—As regards the condition of the school houses and furniture in this county, eleven townships have reported “good,” and two “bad.”

ATHENS COUNTY.

FROM E. H. MOORE, AUDITOR.—* * * * * On the whole, the tone of public sentiment, in relation to common schools, is improving. Within the last year, a Teachers’ Institute has been organized, and has exerted a salutary influence. * * * * * Our School Examiners are more strict in their examinations; we have better qualified and better paid teachers. * * *

The school law, on the whole, works well. There are some defects, but for the present it had better be let alone, as too much *tinkering* at the law heretofore has been the evil.

BROWN COUNTY.

FROM L. J. EGBERT, AUDITOR.—There is no doubt that the township system has secured, and will secure a better class of school houses, and a more judicious districting of the several townships. The present mode of appointing Examiners,

is no doubt a good one, and, if properly carried out, will be beneficial. * * * The system is not fairly in operation yet, but we hope soon to be in a condition so that its beneficial results may be realized. * * * In Georgetown, we are building a school house which will cost between six and seven thousand dollars. In Higginsport, they are repairing theirs in such a manner that it will be worth about four thousand. In all the townships, they are building, or preparing to build a much better quality of school houses than ever before.

The books that have been received and distributed among the townships, this fall, will also tend to promote the cause of education.

Indeed, the beneficial results of the school law are plainly to be seen, and I hope it will not be altered until we have fairly tested its effects.

CARROLL COUNTY.

FROM J. I. BLACKBURN, AUDITOR.—* * * * * The Township Boards should be paid a reasonable compensation for the time necessarily occupied in the discharge of their duties under the law. The library is another source of complaint. There are very few men willing to take the responsibility of librarian without some compensation for their labor. Our Township Trustees should be authorized by law to levy a tax for the payment of all such labor. The present mode of doing business only tends to the formation of habits of contempt for the law. * * * *

The policy of raising the school fund by uniform taxation, and apportioning it according to the number of youth, is *right*, and ought to be sustained, if some of the wealthy old aristocrats do complain a little.

COSHOCTON COUNTY.

FROM B. F. SELLS, AUDITOR.—The interest in education is advancing in this county, and a better and more zealous feeling in behalf of common schools never existed. Our Township Boards of Education have taken hold of the matter with spirit and energy, and there is scarcely a township which cannot boast of from one to four new school houses, since the organization of the school law.

* * * * * The County Boards of Examiners are gradually elevating the standard of qualifications for certificates, and teachers find it necessary to prepare themselves accordingly. This, of course, produces some complaint, and lessens our number of teachers, as heretofore enumerated, but contributes to the general improvement of schools.

The school law meets with some opposition in this county, chiefly, however, from those who have been compelled to pay high taxes in building new school houses. This having been done, and the taxes reduced, I anticipate the law will give general satisfaction.

We have two schools in this county, organized under the union system, one in the town of Roscoe and one in Coshocton. * * * * * The scholars are making rapid progress, and the union system is well liked.

We have in the town of West Bedford a central or high school, which the Superintendent, Mr. H. D. McCarty, reports in a flourishing condition. * * * To this school we are indebted for a large proportion of our teachers, which argues well for its success.

NOTE.—As regards the condition of the school houses and furniture in this county, eleven townships have reported '*good*,' nine '*bad*,' and two have made no report.

DELAWARE COUNTY.

FROM N. JONES, AUDITOR.—There seems to be much more dissatisfaction with the law during the present year than there had been previous to my last report. The Boards of Education have sent in more than three times the number of special assessments on school districts this year that they did last, and when told that it was the intention of the present school law to do away as much as possible the mode of taxing districts, the reply was that the districts must be taxed specially till they are on an equality, and that can't be done in so short a time; and the consequence is, they are becoming less equal yearly.

In some few instances where the Board of Education have thought it best to assess a tax on an entire township, for the purpose of building school houses in such districts as need them, the residents of other districts which already have school houses, oppose paying the tax, and have employed counsel to prevent the collection of it.

Many are dissatisfied with the manner in which their money is used for Library purposes, and almost refuse to receive the books already furnished, while others, and perhaps a majority, think the arrangement a good one, and that time only is necessary for the accumulation of good and useful libraries.

It is much to be regretted, that the Commissioner of Common Schools has not had an opportunity of meeting with and giving his views to the various Boards of Education in this county, more fully, with regard to the benefits that may finally result from a strict observance and carrying out of the present school laws, as contemplated.

It is very evident that the School Examiners of this county are bringing into the service a more competent class of teachers than heretofore, by their thorough, yet fair, method of examining them. * * * *

There seems to be a unanimous desire, on the part of the people here, for the promotion of education, as will be seen from the reports; yet there are so many notions about the most fair and equal mode of taxation for the advancement of the same, that it is impossible to say what may be the result of a further trial of the school law upon their minds.

It is urged by some that the present school law is in advance of the requirements of this section of the country; that it will do for older sections, as the East, but is not adapted to our stage of progression.

FAIRFIELD COUNTY.

FROM J. W. TOWSON, DEPUTY AUDITOR.—The school law was not received at first with much favor, but now is regarded much more kindly. Most objectionable feature is the Township Boards: Reason, their arbitrary power.

The present system is securing a much better class of school houses.

There has been no thorough districting as yet; a few townships have improved.

The present mode of appointing School Examiners has worked well, and the standard of qualification for teachers is improving.

There appears to be a decided improvement in schools; we have more competent teachers, longer school sessions, and greater educational facilities than heretofore, and greater results are anticipated.

NOTE.—Ten townships report school houses and furniture "good"; five "bad"; two "middling," and one not reported.

FAYETTE COUNTY.

FROM HENRY ROBINSON, AUDITOR.—* * * * Much less difficulty has been realized than was anticipated in procuring a compliance with the law on the part of subordinate school officers. Many of the complaints which were made against the law a year ago, are no longer heard, and since the tax has been collected and the school houses built, many of its former enemies have become its warm friends.

Although the law is objectionable, because it provides no remuneration for services rendered, yet this objection is so trifling compared with the great superiority of this over any other school law we have ever had in Ohio, that it would be much better to test it thoroughly than to risk the result of attempting any amendment.

Our Examiners have maintained their high standard of qualification required of teachers, and are now supported in it by all whose opinion is worth having, and as a consequence, teaching is beginning to assume, in some degree, its true position as an eminently useful and honorable calling.

NOTE.—Of the ten townships of this county, two report condition of school houses and furniture “good”; two “bad,” and six “middling.”

CUYAHOGA COUNTY.

AN ABSTRACT OF THE REPORT OF THE BOARD OF EDUCATION OF THE CITY OF CLEVELAND.—On the first of June, 1853, the City Council passed “an ordinance to provide for the better regulation of the public schools of the city.”

This differed from preceding ordinances in many important particulars. It created a Board of Education in place of the former Board of Managers; required the Board to hold public meetings at stated periods; conferred upon the Secretary of the Board the duties and powers formerly exercised by the Acting Manager, and provided for the appointment of a Superintendent of Instruction, and a Board of Visitors.

CHAS. BRADBURN, SAMUEL STARKWEATHER, W. D. BEATTE, B. STEDMAN, GEO. WILLEY, T. B. HANDY, and S. H. MATHER, were appointed the first Board of Education under this ordinance.

This Board organized by electing CHAS. BRADBURN President and S. H. MATHER Secretary.

The schools continued under this management until the union of this city with Ohio City, which occurred in June, 1854. Immediately after this union, the ordinance was amended by appointing four new members of the Board, corresponding with the representation in the City Council.

Of this new Board, B. SHELDON was elected President, and S. H. MATHER Secretary.

This change in the Board took place near the middle of the summer term, but no change was made in the management of the schools until the close of the summer term of 1854.

Public meetings of the Board are held in the City Hall, for the transaction of business, once in two weeks.

Visiting Committees.—The appointing of Visiting Committees is a new feature in our school system. The object is to have the schools inspected by competent persons, who are wholly disconnected with their management or control, and independent of the Board of Education. It is believed that after frequent and careful examinations, such persons will give to the public an unbiased statement of the condition of the schools, and that their suggestions will be valuable to the Board and to the teachers.

The following are the Visiting Committees for 1853-4:

First Ward.—Rev. S. B. CANFIELD, H. B. SPELLMAN, Rev. WILLIAM DAY.

Second Ward.—Rev. S. W. ADAMS, JACOB PERKINS, H. H. DODGE.

Third Ward.—SILAS BELDEN, CHARLES STETSON, J. G. STOCKLEY.

Fourth Ward.—Rev. E. H. NEVIN, HARVEY RICE, W. H. STANLEY.

By resolution of the Board of Education, the Visitors' duties were defined thus: "That the Visiting Committees be requested to visit the schools in their respective wards, in concert, at some time to be appointed by themselves, as often as twice in each term; and, after carefully examining each school, to report the result of their examinations to the Board of Education, at least one week before the close of the term."

These committees, with but few exceptions, have discharged the duties imposed upon them with commendable fidelity.

Superintendent of Instruction.—This is also a new feature in our system. The Acting Manager, assisted by the members of the Board, had exercised a general supervision and care over the schools. Their attention, however, was necessarily directed more to business than to instruction. There had been no one to superintend this department, with special reference to introducing the best methods of instruction and discipline. The want of such superintendence had long been felt. To supply this want, to produce uniform classification, and to add to the general efficiency and usefulness of our schools, the office of Superintendent of Instruction was created.

The first Board appointed ANDREW FREESE, A. M., Superintendent, and the second Board renewed the appointment. His ability and success as a practical teacher, and his long connexion and familiarity with our public schools, peculiarly fitted Mr. FREESE for the situation.

He entered immediately upon the duties of his office, commencing his labors in the primary and intermediate schools, and extending them through the other grades. In addition to his labors in schools, he has met the teachers by appointment, out of school hours, for consultation and instruction.

The Board, with pleasure, bears witness to the fidelity and marked success with which he has performed the arduous and difficult task imposed upon him.

Teachers.—Eleven male and thirty-six female teachers have been employed during the year. This number includes the teachers of Drawing and Penmanship, whose labors are not confined to any one school, but who teach at stated hours in all where instruction in these branches is given.

An increase of teachers' wages was a matter to which the attention of the Board was called very soon after its organization.

After due consideration, it was agreed that Mr. FREESE, as Principal of the High School, should receive \$1000, and the other male teachers from \$600 to \$800 per annum.

Female teachers have been paid a stipulated sum per week, and this sum varied according to the grade of the school taught. Their weekly pay was, at first, increased. Subsequently, the whole matter was reviewed, and a different plan adopted. The grade of the school could be no criterion of the teacher's qualifications. Some teachers in the primary department, receiving the lowest pay, were, in all respects, equal to others in the higher schools, receiving higher wages. The Board considered it important to retain such teachers in the primary schools. This could only be done by an increase of salary. The Board, therefore, fixed the salaries by the year, and varied the amount according to the qualifications of the teachers, without reference to the grade of the schools taught. The Superintendent was directed to examine all teachers and applicants, and to issue three classes of certificates, according to scholarship and other qualifications. The holders of

certificates of the first class receive \$300, those of the second, \$275, and those of the third, \$500 *per annum*. This appeared the best and most equitable mode of adjusting salaries, and it is believed to have given very general satisfaction to the teachers.

Schools.—The past year there have been one High, five Grammar, twelve Intermediate, and sixteen Primary Schools.

By the census taken in October, 1853, the number of children in the city between 5 and 21 years of age, was 8,426, of which number, 3,161 are registered as pupils of the Public Schools. No change has been made in grades or classification, but the Board has endeavored thoroughly to carry out and perfect that system which experience has proved to be so well adapted to our circumstances and wants.

One Intermediate and two Primary Schools have been established this year, and the Board proposes to increase the number of Primary, and to raise the standard of admission into the higher schools.

School Houses.—The want of suitable school accommodations early engaged the attention of the Board, and was the subject of several communications from it to the City Council.

Many of the school buildings of the city being found insufficient for the wants of the districts, dilapidated, inconvenient, and badly located, the purchase of more central sites, and the erection of more commodious and convenient buildings were recommended. These recommendations of the Board were adopted by the Council, and measures taken to carry them into effect.

Great pains were taken to procure suitable plans for these buildings. Letters were written to different parts of the country, and many plans were submitted to the Board for examination and approval. That which appeared most economical and best adapted to our system and grades of schools, originated in the Board, and was finally adopted.

The building constructed on this plan is now completed. It is a noble structure, and reflects much credit upon the architects and builders. It is of brick, 50 by 72 feet, three stories high, with a stone basement for furnaces, fuel, &c. The first and second stories are divided into three school-rooms each, with convenient halls and wardrobe rooms. The third story contains one room for a Grammar school, with other rooms for recitation, library, teachers, wardrobe, &c., all heated by furnaces, and well ventilated. The building is designed for one Grammar-school, two Intermediate, and four Primary Schools. It will accommodate about 550 scholars, and will cost, including furniture and fixtures, about \$10,000.

Various recommendations have been made in respect to the construction and repairing of other buildings in various parts of the city, some of which have been attended to, and others, in all probability, soon will be.

School Fund and Expenditures.—The total amount of School Fund, including the balance on hand from last year, is \$45,037 28. The total amount of expenditures for teachers' salaries, repairs, additions, buildings, incidentals, &c., is \$28,152 35. From the foregoing should be deducted several items of expense incurred for the previous year, for additions and construction of school buildings, &c., which do not properly belong to the ordinary annual expenses of the schools. These items together amount to about \$1000, making the expenditures about \$19,650 *per annum*, or \$6 21 for each pupil who has received instruction during the year, or \$7 97 for each pupil in daily attendance.

Conclusion.—On reviewing the past year, we can unhesitatingly say that it has been a year of progress. While much has been gained in some departments, we trust there has been loss in none. Moral and intellectual training have been more carefully attended to than ever by most of the teachers.

Reading and spelling have also received more attention the past year. The word method of teaching beginners to read has been used with good success, though, as it is yet, with us an experiment, we care not to give it our unqualified approval.

Of the evils and disadvantages incident to our schools, permit us to mention three: Frequent change of teachers; tardiness and irregular attendance of pupils, and crowded rooms. From these three causes we have suffered much, but from the liberal policy manifested by the Board of Education and City Council, the first and last have become gradually removed, and it is to be hoped that parents are becoming more and more alive to the importance of regular and steady attendance at school on the part of their children.

We look on our city schools as the noblest and most valuable of our public institutions. They are now prosperous, and the future is full of hope and promise.

EXTRACTS FROM THE SUPERINTENDENT'S REPORT.

To the Board of Education of the City of Cleveland:

* * * * I deemed it proper, at the outset, to ascertain the real condition of every school. With this object in view, and in order to proceed with some system, I first paid a round of visits to the various departments to inquire into their general condition. These visits were brief, my object being merely to gather school-room statistics, and take a general survey of my field of labor.

After completing this tour of observation, I commenced a somewhat critical examination of the Primary Schools, in which labor I was occupied nearly five weeks. * * * *

At the commencement of the Fall term I passed through the Intermediate Schools, and examined them very much in the same manner as I had the Primary Schools previously.

Irregularity of attendance was the first objectionable feature that I noticed in the lower departments. So great was this irregularity in some of them, that *fifty per cent.* of the whole number of scholars enrolled as members were absent every day.

Truancy had become in the boys' department a fixed habit, and to such a degree had tardiness become common, that in one school, having an average daily attendance of sixty pupils, the number of cases of tardiness per week averaged *one hundred and sixty-nine*, or nearly *thirty-four* cases each day. For the purpose of placing me in possession of facts in relation to this matter, I prepared blank forms to be filled by teachers and returned to me monthly, exhibiting the condition of the schools for each week in respect to absence, tardiness, &c.

Various means were made use of to diminish tardiness, and increase the daily attendance, a detailed account of which it is not necessary to give here; suffice it to say, that the most effectual means were of that class which stimulates to *voluntary* well doing. A very marked improvement followed these efforts. In schools where the tardiness had averaged thirty cases a day, it was *reduced* to five or six; and where the absences had averaged thirty-five per cent. of the whole number in attendance, they were diminished to five per cent.

Imperfect classification was the second evil that I noticed. It was especially faulty in respect to reading. Pupils had been advanced too soon in the series of books, used. * * * With few exceptions, reading was badly taught. Too little time was devoted to it; too low an estimate was formed of its importance. * * *

In correcting this evil much difficulty was encountered. Parents were unwilling to purchase new books, and children were equally averse to being set back. But by an interchange of books, the first difficulty was, in a measure, surmounted, and the second, by causing the same books to be read, and re-read, with more

care. No lesson was taken in advance till the previous one had been learned in all respects in the most thorough manner.

Another fault observed was the *want of uniformity* in the course of study pursued in the different schools. Mental arithmetic, for example, in some schools was regularly and systematically pursued, while in others of the same grade, it was almost entirely neglected. In some, Geography was taught by requiring pupils to commit to memory a large number of pages of *definitive* and *descriptive* matter, giving very little attention to Maps; in others, local Geography was taught almost exclusively. I have not yet been able to regulate this matter to my satisfaction. No general and fixed standard of attainments can be prescribed that will be found adapted to each of the several grades of schools, because of the great variation of the grades in the different districts.

School Houses.—* * * Good school houses are indispensable to an efficient and well regulated system of instruction. They should not only be commodious, comfortable, and convenient, but they should also be neat, elegant, and tasty. If public buildings of any sort should be adorned and beautified by the architect's hand, why not the school house? If it be thought proper to construct imposing and tasteful edifices for courts of justice, and for the confinement of persons convicted of crime, it would certainly seem reasonable that equal expense and pains be bestowed on the buildings where innocent children assemble daily for instruction. We should certainly have some less use for our jail, which has been pronounced an "ornament to the city," were the school houses equal to it in appearance, and as well adapted to their use as this building is to the purpose for which it was erected. A noble and elegant school house is, in itself, a *perpetual teacher*. It exerts a silent, though a positive influence upon the habits of youth who daily resort to it. Human beings soon conform to their external condition. They are affected by natural as well as moral causes, and rapidly assimilate themselves to what is constantly about them. This is especially so with children, whose plastic minds and characters are highly susceptible of impressions.

Teachers' Association.—This Association was organized in December, 1841, and with the exception of six or eight months in 1845, has continued to hold regular meeting up to this time. During the past year these meetings have been held weekly. The exercises are various, but educational, of course. The rules of the Association require essays to be read, and topics to be discussed. Among those considered during the past year, are the following, furnished by the Secretary:

"The best plans for securing regularity of attendance."

"Remedies for tardiness."

"Plans for preserving uniform order and cleanliness of the school room."

"Moral education," &c., &c.

It is scarcely necessary to add that these meetings are useful, and that they have been productive of great good to our schools. It must be so. Teachers take counsel together upon the various interests connected with their schools. They state their peculiar methods of teaching, and the success attending them; the means they employ to secure regularity of attendance; the plans they adopt to preserve order and quietness in the school room, and various other matters pertaining to the every-day duties of the teacher. No one's light is hid under a bushel; each contributes to the general stock from his individual experience and careful researches.

Music and Drawing.—These two branches give completeness to mental culture by their direct influence on the taste. They refine the feelings and open the mind to a perception and appreciation of the beautiful in art and nature. The ordinary branches of education lose nothing by them: indeed it is believed that they can be prosecuted more successfully where music and drawing are taught. Music

improves the voice generally—gives it smoothness, fullness, and power, and thereby facilitates reading and speaking. The importance of a rich, pure, pleasant tone of voice in reading and ordinary speaking, we have not yet begun to appreciate; nor are many convinced that a musical and carefully modulated tone of voice in an adult is the direct result of early cultivation of the vocal organs. The moral effects of music among children in tranquilizing the passions, softening morose natures and awakening feelings of kindness are well known and admitted. Physically, music promotes health by its favorable effects upon the lungs—bringing them into vigorous action, and thereby increasing their power and endurance. Its tendency to produce cheerfulness, also, is not without its good effects upon health. Music, too, studied as a science, is a means of mental discipline, as great, perhaps, as is afforded by any other study.

Drawing facilitates writing. "In the course of my tour," says Horace Mann, in his report on the Prussian Schools, "I passed from countries where almost every pupil in every school could draw with ease, and most of them with no inconsiderable degree of beauty and expression, to those where less and less attention was paid to drawing; and, at last, to schools where drawing was not practiced at all; and after many trials I came to the conclusion, that, with no other guide than a mere inspection of the copy-book of the pupils, I could tell whether drawing was practiced in the school or not, so uniformly superior was the hand-writing in those schools where drawing was taught in connection with it.

But drawing, of itself, is of real importance and practical utility. Scarcely a department of business can be carried on or even mentioned in which its is not frequently useful and often indispensable. As the mechanic arts advance, and machines, models, patterns, &c., multiply, the art of drawing is brought more and more into requisition. To the teacher the ability to draw is invaluable. Few subjects taught will not admit of ocular illustration upon the black board. A few strokes of the crayon often make clear what words entirely fail to do.

Drawing tends to develop the power of observation. The practiced eye of the delineator sees a thousand pleasing objects in the world that escape the notice of common observers. The visible forms of nature put on a more beautiful aspect, high sentiments of love are called forth and the mind is naturally led to a contemplation of the Author.

The works of art, too, are more critically scanned, and a taste is cultivated for beauty of design, appropriateness of form, and fitness of parts.

Moral Instruction.—All wise systems of education recognize the principle that the cultivation of the manners and morals of our youth is of paramount importance. It is important to the individual; it is important to the State, for mere literary acquirements without corresponding moral worth avail but little in advancing the good of the community. It is clearly as much the duty of teachers to give daily lessons in *morals* as in *mathematics*, for in the opinion of those who rightly estimate the objects of education, they are not less essential to individual usefulness and happiness. Our teachers heartily embrace these views in their theory of instruction; yet it cannot be denied that in *practice* they are nearly lost sight of, and moral culture is sadly neglected. The fault is not to be attributed to the teacher, entirely, or even mainly. They teach what they are required and expected to teach. The annual examination required to be made by your Board does not embrace much beyond the ordinary branches of study pursued. Indeed, no examining committee, as their duties are usually performed, can report upon the moral improvements of a school if they would. They cannot say from a few hours' inspection whether their young hearts have been inspired with a greater love of truth and of justice—whether kindness, courtesy, politeness, gratitude, disinterestedness and other excellencies of human character have been effectively

inculcated, or whether these matters have been left to take care of themselves, and slander, evil speaking, lying, profaneness, vulgarity and other vices, so opposed to public respect and valuable character, have been permitted to thrive in their place. But these things should be looked to. A teacher who directs a portion of his labors to the moral education of his pupils should receive due credit for the success of his efforts; on the contrary, one who does little or nothing in this direction, should be accounted unworthy of his high trust, even though it should be found that the ordinary school branches had been well taught.

A school left to itself—uncared for in respect to the formation of good character—can scarcely fail to stimulate the growth of vicious habits in children, rather than to check such growth. Again, it may with truth be said that schools are peculiarly favorable for the cultivation and practice of the moral and social virtues; and the true teacher is enabled to wield a moral power ten fold more effective than he could do in any other possible position which he might occupy. They are miniature worlds—schools of practice, emphatically so—where the child may be daily exercised in those virtues which he will need to practice in the great world for whose active duties he is preparing. It has been found that formal lectures, however excellent and convincing, have comparatively little power over the character and consciences of the young. A child placed in the way of *performing* one good and virtuous act, is benefited far more than he would be by listening to many lectures involving the principle; for it is a fundamental truth in education, that no faculty, whether physical, mental or moral, can be developed and strengthened without being exercised. A teacher, therefore, who would have much success in the formation of habits of virtue in his pupils, should contrive plans to place them in circumstances calculated to call into action those moral powers which he would educate. Then, too, the teacher is bound to exemplify by his daily walk and practice, all those excellences of character which he would inculcate. This is essential to success. In all his intercourse with his pupils, he should be governed by the *strictest rules of justice and propriety*, and never in a single instance, by word or deed, depart from truthfulness.

I am happy to inform the Board that this whole subject of moral education is now undergoing a thorough examination by the teachers at their regular meetings. All have become deeply interested in the subject and are united in the opinion that it is possible to do much more than has ever been done.

Respectfully submitted,
Cleveland, Sept. 8th, 1854.

ANDREW FREESE,
Superintendent of Instruction.

OHIO CITY.

Report of the School Managers to the City Council:

The expenditures from the school fund for the benefit of the schools during the past year have been as follows:

For tuition	\$3,398 94
Teachers of Penmanship and Music	292 00
Fuel	146 38
Rent of Abbey-st. School House	52 00
Repairs, Labor, &c	301 83

\$4,191 15

Number of scholars enrolled during the same time is 835. Number of Teachers, 11—5 in the Primary, 4 in the Junior, and 2 in the Senior Schools.

The expenditures of the past year have been increased over those of previous years, mainly in consequence of the increase of salaries paid the teachers. It is

the poorest policy to carry on in a penurious and pinching manner, a system involving such dear interests and extended consequences as the training of the children of society and the State.

The Board have, therefore, during the past year raised the salaries of the teachers in the Primary Schools from \$4,50 per week to \$6,00. The teachers in the Junior Schools from \$400,00 per year to the rate of \$500,00 per year for the first term, and \$600,00 per year for the two last terms of the ensuing year. The salary of the Principal of the Senior School has been increased \$200,00 per year. We consider punctuality and regularity of attendance so absolutely necessary to the highest success of a school that it is with pleasure we assure the Council of great improvement in these particulars. The unwearied efforts of teachers are beginning to be crowned with success. To a considerable extent we have secured the co-operation of parents, and are thus enabled to report to you an average increase in the rate of attendance in all the schools of the city during the past year of 7 per cent., and as compared with the last term of the previous year, an increase of ten per cent. In the Senior School the advance has been even greater. The average attendance in that school for the term ending the last school year was 74 per cent. of the number enrolled; for the term ending the present school year, 90 per cent. Showing an increase in one year of 16 per cent., and showing a present ratio of attendance unsurpassed by any school in the county.

Near the close of the last term of the year the Board introduced Music as a stated exercise in all the schools under their charge. Though this exercise has been continued but a short time, we are convinced of its importance in a complete system of education. Not only are its direct and immediate results beneficial, but its indirect and remote influence is of great value. The aid which the musical cultivation of the voice gives in elocution alone would entitle it to rank as a regular exercise. But more appropriately is it admitted, then, when, beside this aid, it relieves the sometimes tedious monotony, softens the harsher and develops the milder qualities, and makes the necessity for stern and severe discipline much less frequent.

C. W. PALMER,
B. SHELDON,
J. A. SAYLES,
T. STERLING,
Board of School Directors.

HOCKING COUNTY.

FROM A. WHITE, AUDITOR.—“I incline to the opinion that a majority of our citizens would prefer the taxing power given to the Boards of Education be somewhat limited and controled by law. As the law now is, it is thought that this power is not only *used* but *abused* in many instances by inexperienced and incapable Boards.

“Would it not be better to provide by law for a given number of sessions of School Examiners each year, and give them additional *per diem* compensation, the present pay being certainly not adequate?”

HOLMES COUNTY.

FROM F. McCOMB, AUDITOR.—“The new school law, in my opinion, is regarded favorably by the greater portion of the people of this county, yet there are some

who object to it on the ground that it rests too much authority in the hands of the Board of Education, and requires too great a number of officers to carry it into operation. It is believed, however, that when the expense of building school houses is through with, these objections will no longer exist. The township system, securing, as it does, the erection of a better class of school houses, results in a degree of taxation which seems large and oppressive. But it will soon cease, and we shall see general satisfaction."

NOTE.—Townships reporting school houses, &c., "*Good*," eight; "*Bad*," four; "*Middling*," three.

JEFFERSON COUNTY.

REPORT OF W. J. SAGE, SUPERINTENDENT OF THE UNION SCHOOLS, STEUBENVILLE.
—"In comparing the condition of common schools in this city with that of other cities of equal population, I find we stand somewhat in the background; but we build our hope on the adage that the "*race is not always to the swift*." Our present organization is on the Union School system, and was adopted in July last.

"The Board of Education act in the capacity of a legislative body, and the teachers in that of an executive. The end thus to be obtained by the united efforts of both, is a school good enough for the richest, and cheap enough for the poorest.

"We have eleven different schools, arranged in four departments, viz: one High School, four Grammar Schools, four Secondary, and two Primary. In these, instruction is given in all branches, from the alphabet to the highest usually taught in High Schools and Academies.

The present scholastic year consists of forty-eight weeks, and is divided into two equal sessions. Public examinations are held at the end of each session, and all scholars who are prepared for a higher grade are promoted by certificate.

The number of scholars enrolled at the present time is nine hundred and three. The number of teachers employed is sixteen—three males and thirteen females.

One difficulty with which we struggle here is the procuring *Professional* teachers. There seems to be a universal dislike to the occupation as a profession, and consequently the greater number of those who engage in the duties of teaching, do so merely for want of some other employment, or, viewing it in a pecuniary light they engage in it as a stepping stone to some other business. What efficient remedy can be suggested for this evil?"

NOTE.—The report in regard to the condition of school houses and furniture in this county is thus: "*Good*," three; "*Bad*," two; "*Middling*," five. The remainder not reported.

LICKING COUNTY.

FROM F. J. DAVIS, AUDITOR.—In submitting my annual report on the condition of common schools in this county, for the year ending December 1st, 1854, I am happy in being able to state that it contains an increased amount of statistical information over that transmitted from this office last year. Although still imperfect and incomplete in many particulars, its fullness may in a measure be attributed to a better understanding of the law by the Boards of Education and local directors, and a willingness on their part to comply with its requirements.

This school law, although very unpopular with a large majority of the people of this county, will, in my opinion, do much in the advancement of the educational cause. The power of the boards of education to levy taxes for building and re-

pairing school houses, and the frequent alteration of sub-districts, is the principal cause of complaint. The manner of levying taxes by these boards for building and repairing school houses in this county upon sub-districts exclusively, with but one exception, claiming the right so to do by the 33d section of the law, is a very great annoyance to county Auditors, beside many persons are omitted in the levy by the proper officer neglecting to certify the name and property, whilst others (particularly land-holders whose land is divided by sub-district lines) are included in the levy erroneously. In one township in this county, containing six sub-districts, five new school houses have been and are building within the last two years, the tax levied for each upon the sub-district. And so long as that section stands as it is they will continue to make the same kind of levies.

In my opinion a large amount of money might be saved annually in a county like this, the townships being five miles square, if the boards of education would reduce the number of their sub-districts to five in each township (one in the center and one to each corner), this, in most instances, would enable the sub-districts to have seven months' schools in each, and be supported by the State fund without an additional levy for that purpose.

My report of last year shows that thirteen of the twenty-six townships, and four of the six incorporated villages of this county made provision according to law for the continuation of schools in their several townships and towns after the State fund had been exhausted, by special levies. In this particular there has been a small increase this year over last, in the number of townships and towns making such provision, to wit: sixteen townships and five towns have made special levies for the continuation of schools. But the amount levied by the several boards of education this year is very largely increased over that of last year. Last year the amount distributed (special levy) was \$9,687 04—this year the amount levied is \$15,750 98 1—an increase of \$6,036 84 1. Add to this the amount of State levy for tuition purposes (\$25,071 57 1) it will make a school fund paid by this county, exclusive of the library fund and school house and incidental purposes, of \$40,822 55 2; then add to this \$1,671 43 2 levied for Library purposes, and \$15,911 58 for school house and incidental purposes, which makes a total fund levied, applicable to school purposes in this county, of \$58,405 96 4, an amount, in my opinion, oppressive on tax-payers. One remedy for which would be as already suggested, to reduce the number of the sub-districts and increase the size of the schools.

The general features of the law are certainly good, and should not be materially changed. The boards of education frequently have difficulty in procuring suitable school house sites. It seems to me the boards of education should have the power to condemn property for this purpose, and pay for it the amount assessed by a jury if the parties cannot agree. The time for the township treasurers to settle with the county auditor should be extended twenty days longer, and would thereby enable them to draw their funds for the past year, and relieve them of an additional trip to the county seat for that purpose, as the school funds cannot be got ready for distribution by the 20th of February, the time now fixed by law for settlement.

The whole number of youth between the ages of five and twenty-one years, enumerated for the year 1853, was 14,745, of which 12,967 were in the United States Military District, and 1,778 in Refugee. The whole number enumerated for the present year is 14,326—12,554 in the United States Military District, and 1,772 in the Refugee—showing a falling off since last year of 419. This I cannot account for other than the incorrectness of the returns made to this office either last year or the present year.

The accompanying tabular statement will show that there are in the county 208 whole school sub-districts and 25 fractional districts; that there have been taught

during the year, 319 schools, in which 346 teachers were employed, of whom 151 were males and 187 were females.

The number of scholars enrolled during the year was 5,876 males and 5,076 females, making, in all, 10,952. Of this number 6,481 were in average daily attendance, of which 3,570 were males and 2,911 were females.

The average number enrolled in each school was 33 and a fraction. The average daily attendance 20 and a fraction.

The number of months schools were taught, during the year, was 1,136½—550½ months winter school and 586 months summer schools. In the incorporated villages there were several branches of the same school which is reported as one school, which will increase the number of months taught to 1,223—543 by male and 680 by female teachers, which on a comparison, will show a compensation of about \$20 27 a month to male and \$10 60 a month to female teachers.

The amount expended for tuition purposes the past year was \$18,300, leaving a surplus in the hands of township and corporation treasurers of \$6,082 88 1. This statement does not include the Newark Union Schools, they having made a separate report, which is herewith submitted.

There are 193 school houses in the county, the estimated value of which is \$39,441. This information cannot be fully relied on, as some of the boards of education did not report the value of their houses while others placed a mere nominal value upon them.

There have been built during the past year in the county twenty-seven school houses, at a cost of \$15,610. This added to the expenditure for tuition purposes will make the total sum expended during the past year for the support of Common Schools, exclusive of the Newark Union School, \$33,610. The townships of Burlington and Union are also excluded, they having failed to make statistical reports.

The average number of months taught in the sub-districts in the county was five and a half.

There are six incorporated villages in this county, which, with the territory annexed, compose separate school districts, four of which, viz : Newark, Hebron, Utica and Alexandria, are organized under the Akron law ; the other two (Granville and Johnstown) are organized under the 32d, 33d and 60th sections of the General School Law.

Report of the Board of Education of the Town of Newark, to the Auditor :

Number and grade of Schools : High Schools, two ; Grammar, two ; Secondary, seven ; Primary, five ; Colored, one. Whole number, seventeen. Number of teachers : One Superintendent, two Grammar School teachers, and seventeen others, amounting in all to twenty.

Number of youth who have attended school during the past year, one thousand and twenty-two. Number in daily average attendance, six hundred and seventy-eight.

The school year is divided into three terms—the first fifteen weeks in length ; the second, thirteen ; and the third, eleven.

The Superintendent receives \$800 per year ; the male teacher in High School, \$500 ; the female teacher in same, \$342 ; the male teacher in Secondary School, \$460 ; 2d, do, \$332 ; Female teachers in Secondary, \$180 each ; Colored, \$162.

LORAIN COUNTY.

FROM THE BOARD OF EDUCATION OF ELYRIA.—No material change has taken place in the general condition and management of the schools during the past year. The Board are happy to have it in their power to state that the confidence

in the "Union System," on the part of the people is still increasing; and we believe that the property holders can be induced soon to vote for a tax for the purchase of a site, and the building of a good school house thereon.

The number of grades is four: One High School, one Grammar, one Secondary, and two Primary Schools, in which are taught all the ordinary branches belonging to such schools, besides French and Latin.

The number of teachers employed is seven, including the Superintendent, one male, and six females.

The schools have been maintained forty-two weeks of the year (divided into three terms), at a cost, including fuel, repairs, &c., of \$1950, which is less than \$6 per year to each scholar enrolled, the number being 335.

The Superintendent receives \$700 per year. The teachers in High School, \$5 50 per week; teachers in Secondary, \$4 50 per week; in Primary Schools, \$4.

LONDON ROOD,

Secretary of Board.

NOTE.—Condition of school houses, &c., in four townships, "good;" in one, "bad;" in seven, "middling." No report from others.

MAHONING COUNTY.

FROM S. C. CLARK, AUDITOR.—* * * * * As the people become more accustomed to the operations of the new law, and more familiar with its provisions and objects, it is evidently gaining favor in the county.

Much good is anticipated from the establishment of a library, &c., in the several sub-districts.

Your construction of the law authorizing Boards of Education, at their discretion, to discriminate in favor of the smaller sub-districts, in the apportionment of the township tuition fund,—though seemingly almost an assumption of legislative power—has given great satisfaction, and removed one of the greatest obstacles to the permanent and successful organization of the schools of the county under the new law.

NOTE.—Eight townships in this county report their school houses and furniture "good"; two "bad," and six "middling."

MEIGS COUNTY.

FROM S. HALLIDAY, AUDITOR.—Accompanying this you have the report of Common School affairs in Meigs county, which, although not as full as I desired, yet it is nearer the truth than I dared to hope under the circumstances.

There appeared to be a universal misunderstanding among the clerks of the various Boards of Education in this county as to what was necessary to fill up the column of "Expenditures." In most cases it was left a blank, while in a few it was filled up with the cost of fuel and repairs. I therefore omitted the column altogether. You will also perceive the rent column is in the wrong place,—by adding it to the general column you will have the true total.

In your circular you request us to append to our report, in a note or otherwise, the whole number of sub-districts, entire and fractional, in our respective counties. In this county the Boards of Education have so interpreted the law that the boundaries of each township were considered the boundaries of a school district until last October, when they have concluded in some instances to cross the lines of townships, so that we really have 125 entire sub-districts, and three fractional parts included in that number.

In this county we have two separate districts organized under sections 32, 33, and 34, of the general school law.

You further desire to know if the school law is regarded with favor or otherwise by the inhabitants of the county generally.

The present system far excels any other that we have ever had before in the mode of raising the means of education ; but in regard to their application there is room for improvement. By a judicious and well regulated system of expenditure, there is a sufficiency of means under the control of the Board of Education to effect a greater amount of good than has thus far at least been obtained.

In the school system, like any other, the less complex the machinery, the more effective it will prove. One head for the State, and one agent through whom all communications from that head in each county, shall flow to a limited number in each township, would be amply sufficient to give Ohio, with the present basis of support, a system not excelled, if equaled by any in the Union. I sincerely desire that our next Legislature may see clearly the vast importance of nourishing and cherishing our common school system, and that each attempt to amend may be guided by a true desire to provide the right means to elevate the whole people, and thus lay a foundation broad and deep for the great superstructure of human freedom and the full development of human greatness.

The powers of the Boards of Education are considered too great. It is alleged, and perhaps not always without cause, that their actions are regulated more by caprice, interest, or avarice, than pure love for the interest of education, and that the stability of districts depending on the action of men so liable to the effect of foreign influence, is not reliable.

I think it probable that a little more moderation in carrying their powers into effect, would have tended, in most cases, to work a reconciliation that now may be somewhat difficult to effect.

One effect, however, already produced, will in some measure compensate for some minor evils, i. e., the erection of a better class of school houses. You will observe that last year's building fund was large, but it is small compared with the amount on duplicate of 1854, so that, in all probability, before another Legislature convenes, but few sub-districts in this county will be without comfortable school houses.

Many houses that, under the old system, would have been yearly repaired, have already been replaced by commodious new ones.

The powers granted to the Board of Examiners are considered inappropriate as to the number of days on which examinations may be held, and places where there appears to be no definite time or place. Neither as to the amount of advertising necessary for notices, does there appear to be any limit fixed by law, involving an amount of expense for which all the advantages over the old system does not appear to be an equivalent. The present mode of examining teachers has not, so far as my knowledge extends, secured more competent teachers thus far, whatever it may be likely to do hereafter.

There are other features that have their opposers, but by removing or amending those referred to, the objections to them would cease.

I have but few suggestions to make that might become subservient to the cause of education, and those few will only be reiterations of the convictions of the experience of many years, both as teacher and superintendent. Any law, to become beneficial as a common school law, must be plain and simple—so plain that any citizen can understand it—and be intrusted to as few hands as the genius of our institutions will permit, and be fully secured against the encroachments of avarice, ignorance and self-interest. Such a system would not necessarily be attended with additional expense, but on the contrary, tend to greater economy, as well as greater efficiency.

MONROE COUNTY.

FROM JOHN B. NOLL, AUDITOR.— Herewith I transmit to you a statement of the common schools in this county for the past year. As was supposed, the present school law has increased in favor in proportion as it became understood. At the present time, it is almost universally regarded here as the best system Ohio has ever had. Although some complaints are made, they are confined to persons who are opposed to any legislation on the subject, and they are so few that it is believed that in no county in the State is there greater unanimity in its favor.

During its operation, an impetus has been given both to teaching and building school houses, far beyond anything heretofore known. We have a very good Board of Examiners. They do not hesitate to reject any who do not merit a certificate, the consequence of which is, a much better class of teachers get certificates, and do not have to compete with men who have never been at the pains of qualifying themselves. All parties appear to be satisfied with the mode of their appointment.

There are some trifling alterations and additions which it is believed might be made to advantage.

1st. Blanks should be made for teachers, clerks, and others who are required to make reports, accompanied with suitable explanations to insure uniformity in reports—the want of which accounts, to a great extent, for the present imperfect reports of County Auditors.

2nd. There should be a school officers' guide prepared, setting forth plainly and distinctly the duties of each officer, separately. The ingenuity with which they misconstrue the law is very remarkable.

3rd. Township Clerks should be required to give bond. This is so apparent, no reasons need be given.

4th. Township Boards should only have power to alter sub-districts once a year, and such alterations should be made before the enumeration is taken; and no sub-district should be changed after the enumeration is taken for that year. Changing the sub-districts after the enumeration is taken, causes a great deal of complaint and confusion, and sometimes downright injustice.

PAULDING COUNTY.

FROM ALEX. SANKEY LATTY, AUDITOR.— * * * * Permit me to suggest the propriety of sending blank forms of tabular statements into all the townships, in the month of November, so that the township authorities can more readily fill them up with the requisite information.

I am inclined to think that, should this line of policy be hereafter pursued, there will not be much reason to complain of a dereliction of duty on the part of the Township Boards of Education. It requires a great deal of labor to construct the tabular form so as to convey all the necessary information you require, and very many of the members of Township Boards do not like to undertake it.

To this, more than any other cause, I attribute the failure to supply me with necessary information, and it certainly *does* require more time and attention from the Board, without any compensation in return, than they ought to be asked to bestow; and it is a little remarkable that the members of the General Assembly, who imposed these onerous and profitless duties upon them, and required them to spend so much time for nothing, were not so prodigal of their own time, nor placed so poor an estimate upon it. They took good care to secure four dollars a day for

their services, without allowing the members of Township Boards anything for theirs, thus giving another example of the immense difference between *meum* and *tuum*, and also showing how much easier it is to impose obligations upon others than upon ourselves.

PERRY COUNTY.

FROM WILLIAM MELOY, AUDITOR.—The gradual developments of the objects of the law, and its ultimate workings, have removed some of the prejudice existing against it; and as soon as the several libraries shall have been completed, I think all open opposition will cease. Many yet speak of changes to suit fancied emergencies, while others grumble loudly against the local school house tax. But these complaints will become fewer and fewer as the preliminary features of the law become established.

A change, in my opinion, would produce confusion, new expenditures and discontent to a far greater extent than an energetic and vigorous execution of the entire system, while the benefits promised by keeping in view the plans and objects of the framers of the law, will eventually compensate for all real or fancied grievances of the present time.

The importance of having the office of teacher well filled, is yearly becoming more apparent to the people; and in proportion to the estimation in which the teacher is held, so will be his remuneration. The wages of this necessary and highly useful class of community, I am glad to say, are gradually increasing. The demand, at one time, was for schools to teach, and the teacher was compelled, per force, to accept such wages and such pay as his patrons chose to offer; now, the demand is for "*good teachers*," and those desiring such must pay the price demanded. Good, remunerative wages will bring talent into the field with the same,—but no greater,—rapidity than poor pay drove it out.

I think that the firm establishment of the new law, and a fair trial of its every provision, will eventually satisfy the people that, with all its defects, it is better calculated to diffuse knowledge and promote morality and good government, than any other system yet tried.

NOTE.—Condition of school houses and furniture reported "*good*" by six townships; "*bad*" by five, and "*middling*" by one. From the others, no report.

PICKAWAY COUNTY.

FROM GEORGE HOLSMAN, AUDITOR.—* * * * * The school law, as it now stands, I believe to be a good one, and should be subjected to slight changes, if any. The only modification I would recommend, is a change in the form of reports, which at present is too complex for most of our officers.

The only great difficulty now existing in regard to the school fund, is that it is not sufficiently great to maintain a seven months school, without causing the levying of an extra tax. This fund, in my opinion, should be so regulated as to provide two dollars per year for the tuition of every scholar between the ages of five and twenty-one years.

A competent person selected to act as County Superintendent, to visit every school district in the county, lecture to the people on the importance of a general system of education, and explain the law to them, would afford great satisfaction to the people, and much relief to the State School Commissioner.

AN ABSTRACT OF THE REPORT OF THE BOARD OF EDUCATION OF THE TOWN OF CIRCLEVILLE.—The schools of Circleville seem to be in a very flourishing and successful condition. From the statistics made out, the following items have been selected :

Whole number enrolled in Union Schools, 1011.

Average number in daily attendance, 617.

NUMBER OF TEACHERS EMPLOYED.

In High School, (males 2, females 1,).....	3
In Grammar School (females,).....	2
In Secondary Schools, ".....	3
In Primary " ".....	4
In unclassified " ".....	1

Whole number of teachers,.....13

YEARLY SALARY OF TEACHERS.

Salary of Superintendent,.....	\$1000,00
" Male Teachers in High School,.....	500,00
" Female " ".....	350,00
" Female Teachers in all other schools,.....	250,00

Total salaries,.....\$4600,00

School year consists of forty weeks : first term, sixteen weeks ; second term twelve weeks ; third term twelve weeks.

JOHN C. GROOM, Secretary.

NOTE.—Condition of school houses and furniture reported "good" by two townships ; "bad" by one, and "middling" by two.

PIKE COUNTY.

FROM JAMES JONES, AUDITOR.—* * * * * It does seem to me, sir, that a County Superintendent is much needed to fully carry out the excellent school law which we now have. Such an officer would, in my opinion, materially aid you in the discharge of your numerous duties, in gathering statistics, visiting sub-districts, and thereby securing uniformity. It may be objected that such an officer would be a source of additional expense. But suppose each sub-district of sixty scholars should pay five dollars towards the support of this officer. In a county numbering eighty sub-districts, and very few counties fall short of this number, this would amount to four hundred dollars, a salary sufficient to remunerate a competent person for the time occupied in this way ; and it would greatly advance the cause of education.

SHELBY COUNTY.

FROM ANDREW WAWOP, AUDITOR.—* * * * * I am truly sorry that the 23d section of the school law was ever engrafted in it. If it had not been for this section, I believe the people of this county would have adopted the township system at once. The whole county was nearly on a level in regard to school houses—no valuable buildings in any district, but a few that would have answered the purpose until the other sub-districts could have been supplied, and in a few years all would have had good buildings.

* * * * * Permit me to suggest that the Board of Examiners, instead of the County Auditor, should take the oversight of the library books and appar-

atus; the duties of the Auditor being already sufficiently complex and onerous, without the addition of this charge.

I notice that several sub-districts have no school this winter, and some had none last winter, inasmuch as the only teachers they are able to employ cannot obtain certificates on account of the high grade of qualifications required by the County Examiners. Several applications were made to me this fall, to see if I could not persuade the Board of Examiners to take their case into consideration, and grant certificates for limited periods, to such teachers as they could afford to hire to teach their children the rudiments of an English education. In my opinion, however desirable it may be to elevate the standard of qualification of teachers, some discretionary power should be vested in the Board of Examiners to meet such cases in our sparsely populated sub-districts, and not permit the children to grow up entirely without education.

I only add that I hope to see the 23d section expunged from the statute.

NOTE.—School houses, &c., reported in “good” condition by one township; “bad” by two, and “middling” by six.

TUSCARAWAS COUNTY.

REPORT OF THE BOARD OF EDUCATION OF DOVER UNION SCHOOL.—The schools are graded into one High School, one Grammar School, third and secondary departments, and Primary Schools. In these are taught all the branches ordinarily taught in such schools.

The number of teachers employed is seven, five females and two males.

The salaries are, for Superintendent \$500 per year; First Assistant, per month, \$40. Teachers in Grammar School receive \$20 and \$25 per month. Third department \$25 do. Second \$15 do. Primary \$20 do.

The yearly term is nine months, comprising a Winter term of six months and a Spring session of three.

The average daily attendance is 187.

Value of school buildings, ground, &c., \$5000.

Value of Philosophical Apparatus, \$350.

Number of books in library, 600.

J. RICKSECKER,

Secretary of Board.

REPORT ON THE BOARD OF EDUCATION OF NEW PHILADELPHIA.—The school term consists of forty weeks, commencing on the first Monday of September, and closing about the first of July.

Number of scholars in the district 617, of whom only one is colored.

The average daily attendance has been 243.

The number of teachers employed is two males and four females.

Amount paid male teachers,	\$775,00
“ “ female teachers,	769,00
“ “ for Apparatus,	262,00
“ “ for Books,	10,00
“ “ for Incidentals, &c.,	253,00

\$2069,00

Our schools are supplied with a corps of efficient teachers, and enjoy the confidence and good will of parents, as well as community generally, which warrants our looking to the future with the brightest anticipations.

WILLIAM GRAHAM,

President of Board.

WASHINGTON COUNTY.

MARIETTA PUBLIC SCHOOLS—REPORT OF THE BOARD OF EDUCATION.—The public schools of Marietta were organized in 1849, under what is called the Akron law.

During the past year the schools were taught forty weeks. They are graded as follows: One High School, in two departments; three Grammar or Intermediate Schools; four Secondary, and five Primary.

In the High School, two teachers were employed, beside the Superintendent, and one teacher in each of the others, making in all fifteen, of whom three are males and twelve females.

The salary of the Superintendent is \$700 per annum; that of the male assistant in the High School, \$450; of the female Principal, \$400; of the male teacher in the Grammar School, \$375; of the female teacher in the same, \$220; of the teachers of the Secondary Schools, \$180, and of the teachers of the Primaries, \$160.

The value of all the school buildings, of which two are new and well adapted for the purpose, is about \$14,000.

The expenditures of the financial year ending March 30, 1854, were as follows:

Paid for Teachers' salaries,	\$3081,89
" " Building,	3873,75
" " Furniture and Repairs,	407,74
" " Fuel, &c.,	409,47

\$7872,85

About twelve hundred scholars have received instruction during the year. The average number enrolled during each term is seven hundred and twenty.

The average number enrolled in the High School is 96. In the other schools, the average is 474.

H. B. SHIPMAN,

Secretary of the Board.

FROM HORATIO BOOTH, AUDITOR.—* * * * * I am of the opinion that these causes of complaint will continue until some county officer, other than the Auditor, be appointed, who shall visit every township, counsel with and advise the several township officers as to a proper performance of their several duties under the law. * * * *

The publication of your answers to the several questions which have been proposed to you, are doing much towards quieting the opposition to the law.

Section 23 has occasioned more trouble and contention than any other of the provisions, for under it applications have been made, not only for special taxes upon the inhabitants for building and repairs, but for school house rent, fuel, payment of debts, &c., &c., which, if carried out, would have required much more labor than can possibly be spared during the time when all the assessments for State, County, Township, and every other purpose, and the tax duplicates, are required to be made out. And the simple rejection of these applications does not suffice; reasons must be given, both oral and written, which consume a great deal of time. I hope that the several County Auditors may be justified in refusing, hereafter, to assess any special tax under that section, except when, by a strict compliance with the law, it cannot be avoided.

There are other objections to this section of the law, not the least of which is, that these taxes being charged upon lands returned delinquent for other taxes, and sold for the payment thereof, the sale in a court of law would be declared void, because it would be difficult to show that the proceedings under this 23d section had been legal.

If we had a County Commissioner of Common Schools, and this 23d section were stricken out, there is no doubt in my mind that the present school law would work well.

NOTE.—Condition of school houses, &c., “good” in three townships; “bad” in two, and “middling” in seven, of the balance, no report.

WILLIAMS COUNTY.

FROM W. B. PLUMMER, DEPUTY AUDITOR.—* * * * I am inclined to favor the creation of the office of County Superintendent, and the pay and penalty system, for all school officers, as experience has shown us all that man will not act without some motive or remuneration moving him thereto, or without a penalty depending; and as no penalty can be enforced without a consideration, I am led to oppose what some term the “miserable economy” of the present law.

WOOD COUNTY.

FROM I. N. WESTCOTT, AUDITOR.—* * * * In relation to the financial portion, the receipts and disbursements of the several townships, it seems to me a serious fault of the law, that the annual settlement of Township Treasurers with County Auditors, for school funds, should not precede such report, as it is scarcely possible to make a correct report on that subject at this period of the year.

* * * * Our county is very new, the masses of the people poor, and the taxes for other purposes exceedingly onerous. Hence the sensitiveness of our people to any increase even for school purposes.

* * * * With the increase of resources from the State Common School Fund, local taxation, and the avails of the sale of section 16, the standard of education has gradually been raised, and many of our schools are already a credit to the county.

NOTE.—School houses and furniture of one township “good”; one “bad,” and eight “middling.”

BOOKS USED IN PUBLIC SCHOOLS, AS REPORTED BY COUNTY AUDITORS.

Spelling—Webster's, Eclectic, Sander's, Wright's.

Grammar—Bullion's, Kirkham's, Pinneo's Green's, Elementary and Sander's, Murray's, Greenleaf's, Clark's, Brown's, Coff's, Town's, Butler's, Munson's.

Geography—Olney's, Mitchell's, Smith's, Morse's, Well's, Covell's, Clark's, Kenyon's, Brown's, Goodrich's, Babbett's.

Arithmetic—Ray's, Smith's, Adam's, Greenleaf's, Davies', Stoddard's, Pike's, Robinson's, Park's, Smiley's, Colburn's, Coleman's, Talbot's, Thompson's, Tracey's, Ruger's, Western Calculator, Wright's.

Reading—McGuffie's Series, Eclectic do., Mandeville's, Porter's, Sander's, Herman's, Ray's Rhetorical, Deman's, Webb's, Sargent's, Bible, Webb's.

Philosophy—Park's, Olney's, Olmstead's, Comstock's, Cutter's, Robinson's Park's, Gray's, Blake's, Upham's Mental.

Latin Books—Andrew's and Stoddard's Grammar, Sallust, Cicero, Caesar, Virgil.

Algebra—Ray's, Robinson's, Day's, Loomis'.

History—Ackerman's, Parley's, Wilson's, Hale's, Willard's Goodrich's.

Physiology—Cutter's, Comstock's, Coats's.

Chemistry—Youman's, Gray's, Comstock's, Kane's, Silliman's.

Zoölogy—Chamber's.

Geology—St. John's.

Geometry and Trigonometry—Davie's Legendre, Davies' Trigonometry.

Book Keeping—Hartman's, Palmer's Mayhew's, Preston's, Fulton's, Eastman's.

Greek Books—Bullion's Grammar, Reader do., Owen's Anabasis, Greek Testament, Sophocle's Greek Grammar.

Surveying—Gummere's, Davie's.

Botany—Wood's, Mrs. Lincoln's, Phelps'.

Music—School Vocalist.

Penmanship—Rand's, Root's, Gould's, Scribner's, Schultz's, Winchester's.

Civil Government—Young's.

Rhetoric—Boyd's, Jamieson's.

[I.]—STATE COMMON SCHOOL AND DISTRICT LIBRARY FUNDS FOR THE YEARS 1854 AND 1855.

COUNTIES.	Am't collected in each county for Common School Fund of 1854.	Apportionment to counties of the Common School Fund of 1854.	Am't collected in each county for Common School Fund of 1855.	Apportionment to counties of the Common School Fund of 1855.	Am't collected in each county for the School Library Fund of 1854.	Apportionment to counties of the School Library Fund of 1854.	Am't collected in each county for the School Library Fund of 1855.	Apportionment to counties of the School Library Fund of 1855.
Adams	\$6,640 58	\$10,826 21 0	\$6,617 19	\$11,689 04	\$332 02 9	\$541 31 0	\$439 63	\$779 23
Allen	3,789 44	8,512 80 0	4,876 87	9,731 00	139 47 2	425 64 0	322 96	648 70
Ashland	10,837 82	12,748 54 4	11,324 45	13,543 48	541 89 1	637 42 7	753 17	902 86
Ashabula	12,929 76	16,827 58 5	14,554 90	17,999 72	616 48 8	791 37 9	977 95	1,153 26
Athens	4,418 20	11,390 79 2	5,551 27	12,236 64	220 91 0	569 54 0	369 47	815 74
Auglaize	3,949 98	7,591 56 7	4,813 13	8,369 40	197 49 9	379 57 8	316 37	557 93
Belmont	17,738 98	19,067 73 5	17,865 93	20,702 24	888 94 9	953 38 7	1,188 85	1,380 09
Brown	13,558 32	15,307 06 6	12,903 56	16,426 52	677 91 6	765 35 3	857 55	1,095 05
Butler	25,510 44	16,988 69 6	26,011 92	16,544 92	1,275 52 2	799 43 5	1,730 49	1,102 94
Carroll	6,982 00	9,617 17 8	7,260 30	9,895 28	349 10 0	480 85 9	482 36	659 66
Champaign	13,079 94	11,142 92 7	15,448 74	11,946 56	663 99 7	557 14 6	1,028 19	796 40
Clark	18,828 00	11,707 50 9	18,740 60	13,031 40	941 40 0	585 37 6	1,246 24	868 72
Clermont	16,451 08	16,980 15 7	16,552 12	18,315 00	822 55 4	849 00 8	1,203 76	1,220 94
Clinton	11,219 74	10,279 52 9	12,433 61	10,963 84	560 98 7	513 97 6	825 59	730 89
Columbiana	17,597 92	17,318 90 7	15,341 74	18,380 12	879 39 6	865 94 6	1,022 79	1,225 28
Coshocton	11,673 90	14,308 71 9	12,334 41	14,911 00	583 69 5	715 43 6	820 07	994 02
Crawford	8,788 46	11,013 48 6	10,327 83	12,073 84	439 42 3	550 67 4	687 45	804 89
Cuyahoga	29,510 40	31,050 65 0	50,043 77	34,771 12	1,475 52 0	1,552 53 2	3,327 34	2,317 97
Darke	9,519 02	12,631 49 7	10,782 05	13,907 56	475 95 1	631 57 5	715 61	927 13
Defiance	2,777 04	5,123 92 9	2,986 48	5,931 84	138 85 2	256 19 7	196 92	395 44
Delaware	11,954 70	12,393 27 0	11,454 67	13,750 68	597 73 5	619 66 3	766 34	916 67
Erie	11,176 14	10,943 25 8	12,819 49	11,279 08	558 80 7	547 16 3	850 85	751 90
Fairfield	17,932 82	15,974 92 5	19,544 80	17,162 08	896 64 1	748 74 6	1,301 04	1,144 09
Fayette	8,312 24	7,073 80 3	11,009 33	7,633 44	415 61 2	353 69 0	737 52	510 87
Franklin	33,272 50	20,392 43 8	30,171 32	23,088 50	1,663 62 5	1,019 62 2	2,274 52	1,537 15
Fulton	2,009 28	5,587 98 8	1,806 78	6,755 88	100 46 4	279 39 9	118 54	447 04
Gallia	5,142 26	9,797 56 9	5,729 55	10,867 64	257 11 3	489 87 9	380 21	724 48
Geauga	7,893 90	8,835 02 5	8,743 26	9,470 52	394 69 5	441 75 1	581 64	631 34

[I.]—STATE COMMON SCHOOL AND DISTRICT LIBRARY FUNDS.—Continued.

COUNTIES.	Am't collected in each county for Common School Fund of 1854.	Apportionment to counties of the Common School Fund of 1854.	Am't collected in each county for Common School Fund in 1855.	Apportionment to counties of the Common School Fund of 1855.	Am't collected in each county for the School Library Fund of 1854.	Apportionment to counties of the School Library Fund of 1854.	Am't collected in each county for the School Library Fund of 1855.	Apportionment to counties of the School Library Fund of 1855.
Greene.....	\$19,151 62	\$12,032 48 9	\$20,046 06	\$13,306 68	\$957 58 1	\$601 62 4	\$1,334 12	887 07
Guernsey....	10,364 48	14,315 60 4	9,990 89	15,443 80	518 22 4	715 78 1	663 22	1,029 54
Hamilton...	148,425 82	77,262 40 0	149,620 73	84,441 40	7,421 29 1	3,863 12 0	9,924 97	5,629 16
Hancock.....	6,282 22	11,196 63 1	7,787 45	12,335 80	314 11 1	559 83 1	518 01	822 35
Hardin.....	3,886 20	5,762 70 6	4,841 16	6,226 36	194 31 0	288 13 5	320 45	415 07
Harrison....	11,292 72	10,751 85 1	11,789 65	11,094 08	564 63 6	537 59 3	785 18	739 57
Henry.....	1,503 42	3,231 89 0	1,708 46	3,859 84	75 17 1	161 59 5	111 90	257 31
Highland...	13,506 12	14,323 86 6	15,498 88	15,252 88	675 30 6	716 19 3	1,030 89	1,016 81
Hocking.....	3,776 62	9,063 61 2	3,882 83	9,827 20	188 83 1	453 18 1	258 12	655 12
Holmes.....	7,799 04	11,115 38 6	3,612 68	12,007 24	389 95 2	555 76 9	239 97	800 45
Huron.....	14,339 84	14,332 12 9	15,902 43	14,918 40	716 99 2	716 60 6	1,057 42	994 51
Jackson.....	3,566 16	8,370 96 6	4,851 98	9,252 96	178 30 8	418 54 8	322 71	616 84
Jefferson....	18,075 44	15,421 35 9	15,280 92	15,831 56	903 77 2	771 06 8	1,108 89	1,055 39
Knox.....	14,542 98	15,625 16 0	15,461 92	16,907 48	727 14 9	781 25 8	1,027 70	1,080 45
Lake.....	7,241 18	7,782 97 4	7,984 90	8,240 64	362 05 9	389 14 9	531 34	549 35
Lawrence...	5,488 10	9,709 43 9	8,134 49	11,697 92	274 40 5	485 47 2	540 58	779 83
Licking.....	22,060 42	20,297 42 3	24,630 86	21,202 48	1,103 02 1	1,014 87 1	1,636 08	1,413 43
Logan.....	10,176 94	11,310 92 5	10,923 74	12,257 36	508 84 7	565 54 6	726 66	817 12
Lorain.....	12,356 12	14,350 03 0	13,732 54	15,855 24	317 80 6	717 50 2	913 88	1,056 97
Lucas.....	6,388 00	8,165 78 8	8,022 63	8,995 44	019 40 0	408 28 9	531 08	599 67
Madison....	9,530 00	6,266 86 4	12,181 92	5,764 60	476 50 5	313 34 3	810 49	384 29
Mahoning...	13,633 76	12,654 90 6	14,016 64	13,389 56	681 68 8	632 74 6	928 44	892 60
Marion.....	8,318 12	7,613 59 9	10,307 29	7,923 92	415 90 6	380 68 0	685 04	528 24
Medina.....	10,332 02	12,712 74 1	11,981 58	13,290 40	516 60 1	935 63 7	797 85	885 99
Meigs.....	5,457 36	10,804 17 8	6,342 09	12,248 48	272 86 8	540 20 9	421 30	816 53
Mercer.....	3,242 98	6,078 21 1	3,441 55	7,028 52	162 14 9	303 91 0	225 94	468 54
Miami.....	16,366 78	14,756 25 4	17,470 77	15,556 28	818 33 9	737 81 3	1,161 40	1,037 04
Monroe.....	5,011 16	13,742 76 0	5,850 88	15,063 44	250 55 8	687 13 8	387 51	1,004 18

Montgomery.	33,880 30	21,660 68 2	34,704 51	23,569 00	1,694 01 5	1,083 03 4	2,293 40	1,571 19
Morgan.....	5,087 52	12,544 74 4	8,226 65	13,244 52	254 37 6	627 23 7	546 10	882 93
Morrow	8,305 48	11,244 82 7	9,661 33	11,751 20	415 27 4	562 24 1	640 73	783 38
Muskingum ..	27,805 28	24,206 81 1	26,416 19	25,831 92	1,390 26 4	1,210 34 1	1,757 87	1,792 05
Noble.....	5,711 58	11,399 05 5	5,696 70	12,207 04	285 57 9	569 95 3	380 28	813 77
Ottawa.....	1,559 50	2,470 39 2	4,336 15	2,840 12	77 97 5	123 51 9	161 23	189 33
Paulding.....	1,024 46	1,768 46 8	1,222 50	2,252 56	51 22 3	87 92 4	78 89	150 16
Perry.....	8,439 84	11,869 99 9	7,940 06	12,248 48	421 99 2	593 50 0	527 75	816 53
Pickaway ..	20,495 82	11,423 84 1	20,908 89	12,258 84	1,024 79 1	571 19 2	1,391 19	817 22
Pike.....	4,894 22	6,279 25 7	4,697 56	6,858 32	244 71 1	313 96 3	311 81	457 20
Portage.....	14,687 00	12,681 07 0	16,119 95	13,333 32	734 35 0	634 05 3	1,072 61	888 85
Preble.....	15,707 62	11,553 28 2	15,118 98	12,144 88	785 38 1	577 66 4	1,043 97	809 62
Putnam.....	2,478 28	5,221 69 8	2,971 18	5,965 88	123 91 4	261 08 5	196 33	397 71
Richland....	2,168 84	16,754 32 4	15,755 93	7,588 32	768 44 2	837 71 6	1,048 56	1,172 50
Ross.....	23,022 46	17,004 94 4	24,064 46	17,794 04	1,151 12 3	850 24 7	1,602 15	1,186 21
Sandusky....	7,001 80	10,016 51 7	7,522 33	10,781 80	350 09 0	500 82 6	500 07	718 75
Scioto.....	9,433 20	10,713 29 4	9,063 48	11,404 88	471 66 0	535 66 5	602 93	760 29
Seneca.....	14,171 92	15,312 57 4	15,310 83	18,317 96	708 59 6	765 62 9	1,018 49	1,221 14
Shelby	6,923 74	8,419 16 5	7,006 84	9,189 32	346 18 7	420 95 8	465 14	612 59
Stark.....	25,457 78	22,192 21 6	23,602 11	23,623 76	1,272 88 9	1,109 61 1	1,568 97	1,574 84
Summit.....	15,239 24	14,719 07 4	16,294 81	15,443 80	761 96 2	735 95 4	1,083 29	1,029 54
Trumbull....	16,624 74	16,858 97 9	17,173 23	17,711 16	831 23 7	842 94 9	1,131 86	1,180 69
Tuscarawas.	13,397 28	17,950 96 3	15,075 53	18,850 76	669 86 4	897 54 8	1,003 65	1,256 66
Union.....	5,021 44	7,935 82 4	6,485 58	8,658 00	251 07 2	396 79 1	430 22	577 17
Van Wert....	1,541 92	3,910 76 6	2,246 40	4,426 68	77 09 6	195 53 8	147 97	295 10
Vinton.....	2,565 60	6,188 37 3	3,622 58	6,911 80	128 28 0	309 41 9	240 61	460 75
Warren.....	19,989 22	13,291 09 4	19,663 25	13,984 82	999 46 1	664 55 5	1,310 79	932 26
Washington.	9,932 38	16,900 29 0	10,920 44	18,341 64	496 61 9	845 01 5	725 25	1,222 72
Wayne.....	15,941 94	17,113 72 9	17,850 94	18,476 32	797 09 7	855 68 6	1,188 00	1,231 70
Williams....	2,448 74	6,261 35 6	2,977 85	7,706 36	122 43 7	313 06 8	196 82	513 73
Wood.....	3,268 90	6,730 92 3	4,265 10	7,687 76	163 44 5	336 54 6	279 78	519 16
Wyandot....	5,850 40	7,014 59 1	6,767 86	7,630 88	292 52 0	350 73 0	447 42	508 70
O. L. & T. Co.	.....	.....	12,595 53	.....	.....	.....	629 78	.....
Totals.....	1,118,089 02	1,118,089 02	1,208,043 82	1,208,283 84	55,904 45 1	55,904 45 1	80,548 54	80,548 54

[J.]—MR. JEFFERSON'S PLAN OF A REPUBLICAN SCHOOL SYSTEM.

In the revision of the laws of Virginia, about 1777, Mr. Jefferson proposed three distinct grades of education. 1. Elementary schools, to be held in hundreds or wards of a proper size and population for a school, in which reading, writing and arithmetic should be taught. 2. Colleges, for a middle degree of instruction, calculated for the common purposes of life, in twenty-four districts. 3. An university, or an ultimate grade for teaching the sciences generally, and in their highest degree. He also proposed the establishment of a library.

Mr. Jefferson, in his Autobiography, styles the above "a systematical plan of general education," but adds, "These bills were not acted on until 1796, and then only so much of the first as provided for elementary schools. * * * And in the elementary bill, they (the Virginia Assembly) inserted a provision which completely defeated it; for they left it to the court of each county to determine for itself when this act should be carried into execution within their county. One provision of the bill was, that the expense of the schools should be borne by the inhabitants of the county, every one in proportion to his general tax rate. This would throw on wealth the education of the poor; and the justices, being generally of the more wealthy class, were unwilling to incur that burden, and I believe it was not suffered to commence in a single county.—*Jefferson's Works, Washington Edition, 1853, Vol. 1, p. 47.*

In a letter to John Adams, of July 5, 1814, "When sobered by experience, I hope our successors will turn their attention to the advantages of education—I mean of education on the broad scale. * * * I hope the necessity will, at length, be seen, of establishing institutions here, as in Europe, where every branch of science, useful at this day, may be taught in its highest degree. Have you ever turned your thoughts to the plan of such an institution?—I mean to a specification of the particular sciences of real use in human affairs, and how they might be so graded as to require so many professors only as might bring them within the views of a just but enlightened economy?"

To Col. Yancey, January 16, 1816: "The literary fund is a solid provision, unless lost in the impending bankruptcy. If the Legislature would add to that a perpetual tax of a cent a head on the population of the State, it would set agoing at once, and forever maintain, a system of primary or ward schools, and an university, where might be taught, in its highest degree, every branch of science useful in our time and country. * * * If a nation expects to be ignorant, and free, in a state of civilization, it expects what never was and never will be. The functionaries of every government have propensities to command at will the liberty and property of their constituents. There is no safe deposit for these, but with the people themselves; nor can they be safe with them without information. When the press is free, and every man able to read, all is safe."

To Dr. Priestly, January 27, 1800: "About twenty years ago, I drew a bill for our Legislature, which proposed to lay off every county into hundreds or townships of five or six miles square. In the centre of each of them was to be a free English school. The whole State was also laid off into ten districts, in each of which was to be a college for teaching the languages, geography, surveying, and other useful things of that grade; and then a single university for the sciences. About three years ago they enacted that part of my bill which related to English schools, except that, instead of obliging, they left it optional in the court of every county to carry into execution or not. I think it probable the part of the plan for the middle grade of education may also be brought forward in due time."

To Mr. Correa, Nov. 25, 1817, urging that the Virginia Legislature should "enter at once on a general system of instruction," as follows: "For this purpose

I have sketched and put into the hands of a member, a bill delineating a practicable plan, entirely within the means they have on hand, destined to this object. My bill proposes, 1. Elementary schools in every county, which shall place every householder within three miles of a school. 2. District colleges, which place every father within a day's ride of a college, where he may dispose of his sons. 3. An university, in a healthy and central situation, with the offer of the lands, buildings and funds of the central college, if they will accept that place for their establishment. In the 1st will be taught reading, writing, common arithmetic, and general notions of geography. In the 2nd, ancient and modern languages, geography fully, a higher degree of numerical arithmetic, mensuration, and the elementary principles of navigation. In the 3rd, all the useful sciences, in their highest degree. To all of which is added a selection from the elementary schools of subjects of the most promising genius, whose parents are too poor to give them further education, to be carried at the public expense through the college and university. The object is to bring into action that mass of talent which lies buried in poverty in every county, for want of the means of development, and thus give activity to a mass of mind which, in proportion to our population, shall be the double or treble what it is in most countries. The expense of the elementary schools is proposed to be levied on the wealth of the county, and all children, rich and poor, to be educated at these three years gratis. The expense of the colleges and university, admitting two professors to each of the former, and ten to the latter, can be completely and permanently established with a sum of five hundred thousand dollars in addition to the present fund of our central college. Our literary fund has already on hand, and appropriated to these purposes, a sum of seven hundred thousand dollars, and that increasing yearly. This is, in fact and substance, the plan I proposed in a bill forty years ago, but accommodated to the circumstances of this instead of that day."

To Joseph C. Cabell, Nov. 28, 1820: "Surely Gov. Clinton's display of the gigantic efforts of New York towards the education of her citizens, will stimulate the pride as well as patriotism of our legislature, to look to the reputation and safety of their own country, to rescue it from becoming the Barbary of the Union, and of falling into the ranks of our own negroes. To that condition it is fast sinking. We shall be in the hands of the other States, what our indigenous predecessors were when invaded by the science and arts of Europe. The man of education in Virginia, before the Revolution, placed her with the foremost of her sister colonies. What is her education now? Where is it? * * * Six thousand common schools in New York, fifty pupils in each: three hundred thousand in all; one hundred and sixty thousand dollars annually paid to the masters; forty established academies, with two thousand two hundred and eighteen pupils; and five colleges with seven hundred and eighteen students, to which last classes of institutions seven hundred and twenty thousand dollars have been given, and the whole appropriations for education estimated at two and a half millions of dollars! What a pigmy to this is Virginia becoming, with a population almost equal to that of New York. And whence this difference? From the difference the rulers set on the value of knowledge, and the prosperity it produces."

ANNUAL REPORT

OF THE

TREASURER OF STATE.

TREASURY OFFICE, OHIO, }
COLUMBUS, Jan. 2, 1855. }

To the Governor of the State of Ohio:

The Treasurer of State, in compliance with the duty assigned him by law, has the honor to submit the following report of the receipts and disbursements of this department for the fiscal year, ending November 15, 1854.

GENERAL REVENUE.

Balance in Treasury, November 15th, 1853.....	\$7,339 38 7
Amount received from County Treasurers.....	2,862,281 34 0
Miscellaneous items of General Revenue.....	41,308 47 0
Amount transferred from Canal Fund.....	2,250 00 0
	<u>\$2,913,179 19 7</u>
Bills redeemed at Treasury during year....	\$664,687 85 4
Amount transferred to Sinking Fund.....	1,118,263 26 0
Amount transferred to State Common School Fund.....	1,118,263 26 0
Amount transferred to School Library.....	55,913 16 3
	<u>2,957,127 53 7</u>
Amount overdrawn, November 15, 1854.....	<u>\$43,948 34 0</u>

STATE COMMON SCHOOL FUND.

Balance in Treasury, November 15, 1853.....	\$1,421 71 7
Amount transferred from General Revenue.....	1,118,263 26 0
	<u>\$1,119,684 97 7</u>
Amount paid County Treasurers.....	1,107,218 88 3
	<u>Balance in Treasury Nov. 15, 1854..... \$12,466 09 4</u>

SCHOOL DISTRICT LIBRARY FUND.

Amount transferred from General Revenue.....	\$55,913 16 3
Amount of Auditor's drafts paid	52,158 45 0
	<u>Balance in Treasury, November 15, 1854..... \$3,754 71 3</u>

SECTION SIXTEEN SHOOOL FUND, IRREDUCIBLE.

Amount received from County Treasurers.....	\$118,234 38 4
Transferred to Sinking Fund.....	118,234 38 4

MINISTERIAL SECTION TWENTY-NINE, IRREDUCIBLE.

Amount received from County Treasurers.....	\$4,621 08 8
Amount transferred to Sinking Fund.....	4,621 08 8

CONNECTICUT WESTERN RESERVE SCHOOL FUND, IRREDUCIBLE.

Amount received from Woolsey Wells, Agent.....	\$21,165 20 5
Amount transferred to Sinking Fund.....	21,165 20 5

VIRGINIA MILITARY SCHOOL FUND, IRREDUCIBLE.

Amount received from James E. Cox, Register.....	\$5,727 84 0
Amount transferred to Sinking Fund.....	5,727 84 0

OHIO UNIVERSITY.

Amount received from J. Brown, Treasurer.....	\$513 84 0
Amount transferred to Sinking Fund.....	513 84 0

SCHOOL SECTION SIXTEEN, REDUCIBLE.

Amount transferred from Sinking Fund.....	\$81,592 84 9
Amount paid County Treasurers during year ending November 15, 1854.....	81,592 84 9

MINISTERIAL SECTION TWENTY-NINE, REDUCIBLE.

Amount transferred from Sinking Fund.....	\$2,732 58 8
Amount paid County Treasurers during the year.....	2,732 58 8

VIRGINIA MILITARY SCHOOL FUND, REDUCIBLE.

Balance in Treasury, November 15th, 1853.....	\$3,225 63 0
Amount received from Jas. E. Cox, Register.....	2,903 51 0
Amount transferred from Sinking Fund.....	8,589 07 3

	\$14,718 21 3
Amount paid County Treasurers during year.....	11,814 70 3

Balance in Treasury, November 15th, 1854.....	\$2,903 51 0
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UNITED STATES' MILITARY SCHOOL FUND, REDUCIBLE.

Amount transferred from Sinking Fund.....	\$7,216 32 7
Amount paid County Treasurers during the year.....	7,216 32 7

CONNECTICUT WESTERN RESERVE SCHOOL FUND, REDUCIBLE.

Amount transferred from Sinking Fund.....	\$11,666 60 2
Amount paid County Treasurers during the year.....	11,666 60 2

MORAVIAN SCHOOL FUND, REDUCIBLE.

Amount transferred from Sinking Fund.....	\$173 17 4
Amount paid Treasurer Tuscarawas County.....	173 17 4

OHIO UNIVERSITY.

Amount transferred from Sinking Fund.....	\$113 84 0
Amount paid Treasurer of Athens County.....	113 84 0

COMMERCIAL HOSPITAL AND LUNATIC ASYLUM, CINCINNATI.

Amount received from Cuyahoga County.....	\$232 00 0
Amount paid Treasurer of Hamilton County.....	232 00 0

SURPLUS REVENUE PRINCIPAL.

Amount received from County Treasurers.....	\$83,675 23 3
Amount transferred to Sinking Fund	83,675 23 3

SURPLUS REVENUE INTEREST.

Amount received from County Treasurers.....	\$22,575 58 7
Amount transferred to Sinking Fund.....	22,575 58 7

WABASH AND ERIE CANAL LAND FUND.

Amount received from R. H. Gilson, Commissioner.....	\$705 06 0
Amount refunded for land erroneously sold.....	\$56 67
Amount transferred to Sinking Fund	648 39
	<u>705 06 0</u>

MIAMI EXTENSION CANAL LAND FUND.

Amount received from R. H. Gilson, Commissioner.....	\$318 57 0
Amount refunded for land erroneously sold.....	\$208 85
Amount transferred to Sinking Fund	109 72
	<u>318 57 0</u>

CANAL FUND.

Balance in Treasury, November 15, 1853.....	\$100,000 00 0
Ohio Canal Tolls.....	179,873 22 0
Miami and Erie Canal Tolls.....	261,332 15 0
Muskingum Improvement Tolls.....	21,148 82 0
Hocking Canal Tolls.....	11,519 38 0
Walhonding Canal Tolls.....	390 69 0
Western Reserve and Maumee Road Tolls.....	2,677 37 0
Proceeds of lands sold by Board Public Works.....	3,060 67 0
Balance due as Collector, paid in by C. B. Flood.....	214 02 0
Balance due as Collector, paid in by Jas. Taylor.....	15 88 0

\$580,232 20 0

Amount of State Auditor's drafts redeemed during year.....	\$331,265 62
Amount transferred to Sinking Fund.....	200,000 00
“ “ General Revenue.....	2,250 00
Paid A. Evans balance salary as Collector....	38 54
Refunded S. Harmount.....	221 77

533,795 93 0

Balance in the Treasury, November 15, 1854.....	<u>\$46,436 27 0</u>
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SINKING FUND.

Balance in Treasury, November 15th, 1853.....	\$644,596	23	5
Amount transferred from General Revenue	1,118,263	26	0
“ “ “ Canal Fund.....	200,000	00	0
“ “ “ Surplus Revenue Principal.....	83,675	23	3
“ “ “ Surplus Revenue Interest	22,575	58	7
“ “ “ Section Sixteen, Irreducible.....	118,234	38	4
“ “ “ Section Twenty-nine “	4,621	08	8
“ “ “ Western Reserve “	21,165	20	5
“ “ “ Virginia Military “	5,727	84	0
“ “ “ Ohio University.....	513	84	0
“ “ “ Wabash and Erie Canal Land Fund...	648	39	0
“ “ “ Miami Extension “ “ “ ...	109	72	0
Canal, Turnpike and Railroad Dividends paid in. \$37,933	13		
Interest on Mad River and Lake Erie Railroad			
Bond Dividends.....	2,580	00	
Amount received from G. W. McCook, Attorney			
General	1,233	00	
Amount received from W. L. Perkins.....	190	00	
		41,936	13 0

\$2,262,066 91 2

Paid interest on Foreign Public Debt for Jan- uary and July, 1854.....	\$875,018	46	0
Paid out on draft of Fund Commissioners for redemption of Public Bonds.....	698,360	32	0
Interest on School Funds.....	112,084	45	3
Domestic Interest.....	16,383	75	0
Exchange for January and July Interest.....	3,561	61	0
		1,705,408	59 3

Balance in Treasury, November 15th, 1854.....	\$556,658	31	9
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NATIONAL ROAD FUND.

Balance in Treasury, November 15, 1853.....	\$2,563	33	0
Amount of Tolls, &c., paid in during the year.....	18,154	59	0
		\$20,717	92 0
Amount disbursed on road during the year.....	22,286	63	0
Amount overdrawn, November 15, 1854.....	\$1,568	71	0

DOMESTIC INTEREST.

Amount of Domestic Interest paid during year.....	\$16,383	75	0
Amount transferred from Sinking Fund.....	16,383	75	0

THREE PER CENT FUND.

Balance in Treasury, November 15, 1853.....	\$24	70	5
Amount paid in during the year.....	8,268	41	0
Balance in the Treasury, November 15, 1854.....	\$8,293	11	5

RECAPITULATION.

RECEIPTS.

Total balance in Treasury, November 15, 1853.....	\$759,171 00 4
General Revenue.....	2,903,589 81 0
Surplus Revenue principal.....	83,675 23 3
Surplus Revenue interest.....	22,575 58 7
Virginia Military School Fund, reducible.....	2,903 51 0
Canal Fund—Tolls, &c.....	480,232 20 0
Section Sixteen, irreducible.....	118,234 38 4
Section Twenty-nine “.....	4,621 08 8
Western Reserve “.....	21,165 20 5
Virginia Military “.....	5,727 84 0
Canal, Turnpike and Railroad dividends.....	37,933 13 0
National Road Tolls.....	18,154 59 0
Interest on Mad River and Lake Erie Railroad bonds.....	2,580 00 0
Three per cent. Fund.....	8,268 41 0
George W. McCook, Attorney General.....	1,233 00 0
Wabash and Erie Canal Land Fund.....	705 06 0
Miami Extension “ “ “.....	318 57 0
Ohio University.....	513 84 0
Commercial Hospital and Lunatic Asylum.....	232 00 0
W. L. Perkins.....	190 00 0
	<hr/>
	\$4,472,024 46 1

DISBURSEMENTS.

General Revenue.....	\$664,687 85 4
Canal Fund.....	331,545 93 0
Interest on Foreign Public Debt.....	875,018 46 0
Bonds purchased by Commissioners of Sinking Fund.....	698,360 32 0
Domestic Interest.....	16,383 75 0
National Road.....	22,286 63 0
Exchange for January and July interest.....	3,561 61 0
State Common School Fund.....	1,107,218 88 3
School District Library Fund.....	52,158 45 0
Section Sixteen School Fund.....	81,592 84 9
Ministerial Section Twenty-nine Fund.....	2,732 58 8
Virginia Military School “.....	11,814 70 3
United States Military School “.....	7,216 32 7
Connecticut Western Reserve School Fund.....	11,666 60 2
Moravian School Fund.....	173 17 4
Ohio University.....	113 84 0
Commercial Hospital and Lunatic Asylum.....	232 00 0
Wabash and Erie Canal Land Fund.....	56 67 0
Miami Extension “ “ “.....	208 85 0
	<hr/>
	\$3,887,029 49 0

Total balance in Treasury, November 15, 1854..... 584,994 97 1

\$4,472,024 46 1

Respectfully submitted,

JOHN G. BRESLIN,
Treasurer of State.

ANNUAL REPORT
OF
THE AUDITOR OF STATE,
OF THE
CONDITION OF THE FINANCES OF OHIO,
In the Year 1854.

HON. WILLIAM MEDILL, *Governor of Ohio:*

The Constitution and existing laws of Ohio omit to require of the Auditor of State, the publication of an annual report on the condition of its finances, except for such years as shall immediately precede regular sessions of the General Assembly. This omission was probably the result of oversight; but even if intentional, does not render improper a more frequent publication when deemed desirable. Acting on this conviction, and believing the highest public interests demand that a full exhibit of the condition of the revenue shall be placed each year within the reach of the people, I have prepared and herewith furnish, various tabular statements, showing the condition of the State finances, and the general operation of the revenue laws during the fiscal year ending the 15th day of November, 1854. By withholding this report beyond the time customary for its delivery in such years as the General Assembly is in session, I am enabled to furnish in addition to the assessments for the year 1854, full statements showing the amount of State taxes actually realized on the duplicate of that year, and accounted for by the Treasurers of the respective counties at their recent annual settlement with the State.

In transmitting these tables, it is a source of pleasure to be able to note the fact that during the past year, notwithstanding the financial embarrassments which have prevailed among States as well as individuals, the pecuniary obligations of Ohio have been promptly met as they became due, and that besides the discharge of all current liabilities, there has been paid on the principal of the public debt, an amount falling little short of seven hundred thousand dollars. At the close of the year, there still remained in the Treasury a balance of more than half a million of dollars, applicable to the same object, so soon in the year 1855 as the creditors of the State should be willing to surrender her bonds in exchange for their value in money; thus reducing the total foreign and domestic debt of Ohio, within the aggregate sum of fourteen millions of dollars.

For Index see last page of this Report.

18.—PUB. DOC.

A full exhibit of the receipts and disbursements of the public money through the Treasury of State, during the year ending the 15th day of November, 1854, will be found in its appropriate place among the tabular statements herewith submitted. The general results shown by these statements, are as follows:

RECEIPTS.

Taxes of 1853 and delinquencies of previous years.....	\$2,851,571 32 1
Canal tolls, fines, water rents, &c.....	474,264 26 0
Dividends on railroads and other stocks.....	39,813 13 0
Surplus Revenue—principal and interest.....	106,250 82 0
Proceeds of sales of school lands.....	149,748 51 7
Other sources	93,455 38 0
Balance in State Treasury, November 15, 1853.....	762,830 57 5
	<hr/>
	\$4,477,934 00 3

DISBURSEMENTS.

General Revenue expenses, being in payment of State Legislature, Judicial and Executive departments and officers, State Benevolent Institutions at Columbus, New State House, New Lunatic Asylums, Ohio Penitentiary, &c., &c.....	\$664,687 85 4
Interest on State debt, foreign, domestic, and irreducible.....	1,003,486 66 2
Payment on principal of State debt.....	698,360 32 0
State Common School Fund distributed to counties.....	1,107,218 88 3
School Library Fund disbursed for use of counties.....	52,158 45 0
Canal repairs, superintendence, &c	339,347 99 0
All other purposes.....	27,992 85 0
	<hr/>
	\$3,893,253 00 9
	<hr/>
Balance in State Treasury, November 15, 1854.....	\$584,680 99 4

The condensed statement given above, presents the entire year's transactions in a shape that the eye may perceive them at a glance. Detailed statements giving the condition of each fund, and the amount disbursed for each particular branch of the public service, will be found on the page of the report named in the index. A still further report showing the name of every individual who has drawn money from the State Treasury during the past year, stating the nature of his claim and the date and amount of payment, is in the course of preparation, and will be published as early as practicable.

Having thus briefly referred to the revenues collected for the most part on the tax duplicate of 1853, I beg leave to solicit your special attention to the table which is also herewith furnished, in which is exhibited the gross and enormous amount of taxes assessed on the grand duplicate of Ohio for the year 1854. In the preparation of this table, care has been taken to adopt such an arrangement as serves to exhibit with more than former distinctness, the various objects for which the taxes in the several counties were assessed, and the particular portion of the aggregate amount of said taxes intended for State, county, township, city, and each other purpose. By referring to this table, it will be found that the sum total of the taxes assessed in Ohio for the year 1854, was upwards of nine millions of dollars. About *one-third* of this sum was levied by State authority; the other *two-thirds* were imposed by county, township, city, town and school district officers, acting under and directly amenable to their immediate constituents, and wholly independent of State control. The exact amounts levied by State and local authorities are shown by the following figures:

Total amount of all taxes levied in 1854.....	\$9,092,339 50
Deduct amount levied by the State.....	3,077,601 41
Balance levied by local authorities.....	<u>\$6,014,738 09</u>

The amount of taxes for the year 1854, as above exhibited, shows an increase of more than sixteen per cent. over the previous year. The want of correct information as to the origin of this large addition to the already heavy burdens resting on the tax payers of Ohio, and an uncertainty as to the authority by which it was made, have given rise to many wrong impressions which an examination of the official figures will serve to remove. The State and local taxes of 1854, as compared with those of 1853, were as follows :

	Year 1854.	Year 1853.	Increase.
State taxes	\$3,077,601 41	\$3,026,323 92	\$51,277 49
Local taxes.....	6,014,738 09	4,797,481 35	1,217,256 74
Total	<u>\$9,092,339 50</u>	<u>\$7,823,805 27</u>	<u>\$1,268,534 23</u>

Of the increase above exhibited, amounting to but little short of one and a quarter millions of dollars in the local taxes in a single year, a comparison of the assessments of 1853 and 1854, shows that more than one-half of the addition was imposed by school district officers and the corporate authorities of towns, cities, &c.

The various classes of objects for which the local taxes of 1854 were assessed, and the gross amount of the levy for each purpose, in all the counties of the State, are shown in the statement below :

For city, town, and borough purposes.....	\$1,328,192 12
For county purposes	1,148,565 67
For township purposes.....	292,939 13
For bridge purposes	316,677 60
For poor purposes	187,262 98
For building purposes	463,877 16
For road purposes.....	370,025 99
For special school and school house purposes.....	1,295,424 84
For railroad purposes.....	238,787 54
For other special purposes.....	155,872 30
Delinquencies and forfeitures.....	217,112 76
Total of local taxes.....	<u>\$6,014,738 09</u>

Of the above entire six millions of taxes, constituting nearly *two-thirds* of all the taxes levied in the State, every dollar except a small proportion of the delinquencies, was for disbursement within the county in which it was assessed, and is under the exclusive control of local officers. The remaining *one-third* of the taxes of 1854, being the taxes assessed under State authority, were for the following purposes :

Whole amount of State taxes levied.....	\$3,077,601 41
For State Common School Fund.....	\$1,300,394 98
For District School Library Fund.....	86,692 98
Total	<u>\$1,387,087 96</u>
For interest and principal of State debt.....	1,083,662 47
	<u>\$2,470,750 43</u>

Leaving for General Revenue purposes, comprising all the current expenses of the State Government, including Benevolent Institutions, New State House, New Lunatic Asylums, &c., &c..... \$606,850 98

The foregoing furnishes a clear and accurate analysis of the State taxes, and the purposes for which they were levied. It will be seen that a very large proportion of these taxes, although assessed in the name of the State, are, in fact, the local Common School Fund, which, after being accounted for at Columbus, is apportioned according to the enumeration of youth, and placed in the treasuries of the respective counties, and thence disbursed in all the school districts of the State in the exact proportions to which they are entitled. This fund, therefore, as well as the School District Library Fund, which is also apportioned and expended exclusively for the school districts, may rightfully be deducted from the taxes placed at the disposal of the State, and be added to those which are wholly for local purposes. By making this change, we obtain the following results:

Total amount of all taxes levied in 1854.....	\$9,092,339 50
Taxes levied by local authority.....	\$6,014,738 09
State Common School and Library tax	1,387,083 96
	<u>7,401,826 05</u>
Balance being State tax proper.....	\$1,690,513 45
Deduct amount for State debt purposes	1,083,662 47
	<u>\$606,850 98</u>
Leaving for support of State Government, &c.....	<u>\$606,850 98</u>

Thus it is apparent, that of the *nine* millions of dollars of taxes levied in Ohio in 1854, much less than *two* millions belonged to the State taxes proper; and that no more than one dollar in every fifteen dollars levied, was for the purpose of defraying the expenses of the State government, including the salaries of State officers, the maintenance of all the public institutions, erection of the new State house, new lunatic asylums, &c. It is evident, therefore, that had the taxes for these objects been one-half less, or had they been wholly omitted, the aggregate tax burthen resting on the energies of the people would have been but inconsiderably lessened.*

As much misapprehension exists in the minds of persons engaged in certain employments, as to the relative portion of the tax burthen imposed on the classes of property in which they are directly interested, it has been thought desirable to submit in this report the official figures, which show the comparative proportion of the State taxes borne by some of the principal divisions of taxable property. They are as follows:

Total amount of all State taxes assessed in 1854.....	\$3,077,601 41
Of that amount there was assessed on Merchandise.....	\$80,780 32
do do Manufacturing.....	23,822 72
do do Brokerage.....	34,760 96
	<u>\$139,364 00</u>
Balance assessed on other property.....	<u>\$2,938,237 41</u>

* The whole amount of taxes levied in 1854, for the expenses of the State Government, as shown above, was \$606,850 98. This amount apportioned equally to the whole population of Ohio, is less than twenty-five cents per head to each man, woman and child within the limits of the State.

The relative amount of State taxes assessed on the particular classes of property above designated, and certain other classes pertaining to agricultural industry, may be stated thus :

Merchandise	\$80,780 32	Horses.....	\$115,426 59
Manufacturing	23,822 72	Cattle	74,392 66
Brokerage	34,760 96	Sheep, Hogs, and Mules.....	49,154 04
	<u>\$139,364 00</u>		<u>\$238,973 29</u>

To the correct understanding of the term "Merchandise," as above used, it is necessary to bear in mind, that it includes not only the ordinary trade in dry goods, groceries, hardware, &c., but also the stock of cattle dealers, horse drovers, pork packers, board merchants, wheat buyers, &c.

The valuation at which each of the above classes of property was returned for taxation in 1853, and in 1854, is as follows :

CLASSES OF PROPERTY.	Year 1854.	Year 1853.
Merchandise.....	\$22,755,020	\$21,529,978
Manufacturing	6,713,443	6,048,806
Brokerage	9,791,821	7,842,220
Horses	32,512,983	27,844,619
Cattle	20,955,680	17,646,810
Sheep, Hogs, and Mules.....	13,846,210	12,331,719

It will be perceived by the above, that the agricultural interest furnishes to the State, in the single item of *live stock*, a much larger basis of taxation and revenue than is afforded by merchandise, manufacturing and brokerage combined. If there is inequality and injustice in this, effective measures should be adopted by the Legislature at its next session, to compel a more equal assessment. On the other hand, if these several classes of property are fully and honestly represented by the amounts at which they are assessed, it is proper that the public shall prepare itself to repel efforts from any quarter to give interests which the official figures prove to be of minor magnitude, more than their fair proportionate share of influence over the legislative policy of the State.

A careful analysis of the State taxes assessed on the grand duplicate for the year 1854, shows that 65½ per cent. of the aggregate amount was paid by *real estate*. The proportion assessed on other classes of property was as follows :

	Per cent.
Moneys and credits.....	11.17
Domestic Animals.....	7.75
Merchandise	7.83
Manufacturing	
Brokerage	
Banks.....	7.50
All other personal property.....	
Total.....	<u>34.25</u>

Although the proportion of the public burthens which rests on real estate, as appears by the above, is still large, the amount has been materially lessened by the operation of that clause in the new Constitution which forbids the exemption of personal property beyond a limited sum. Of the State taxes assessed during a series of seventeen years, the proportion paid by real and personal property, and

the excess of the former over the latter, has been substantially as shown in the figures below :

Year.	Real Estate.	Personal Property.	Excess.
1838.....	75 $\frac{1}{2}$ per cent.	24 $\frac{2}{3}$ per cent.	50 $\frac{1}{2}$ per cent.
1839.....	74 $\frac{2}{3}$ " "	25 $\frac{1}{3}$ " "	49 $\frac{2}{3}$ " "
1840.....	76 " "	24 " "	52 " "
1841.....	78 $\frac{5}{8}$ " "	21 $\frac{3}{8}$ " "	57 $\frac{1}{4}$ " "
1842.....	78 $\frac{3}{4}$ " "	21 $\frac{1}{4}$ " "	57 $\frac{1}{2}$ " "
1843.....	78 $\frac{1}{4}$ " "	21 $\frac{3}{4}$ " "	56 $\frac{1}{2}$ " "
1844.....	78 $\frac{3}{4}$ " "	21 $\frac{1}{4}$ " "	57 $\frac{1}{2}$ " "
1845.....	75 " "	25 " "	50 " "
1846.....	73 $\frac{1}{4}$ " "	26 $\frac{3}{4}$ " "	46 $\frac{1}{2}$ " "
1847.....	79 $\frac{1}{2}$ " "	30 $\frac{1}{2}$ " "	59 " "
1848.....	78 $\frac{5}{8}$ " "	21 $\frac{3}{8}$ " "	57 $\frac{1}{4}$ " "
1849.....	78 " "	22 " "	56 " "
1850.....	77 $\frac{1}{2}$ " "	22 $\frac{1}{2}$ " "	55 " "
1851.....	75 " "	25 " "	50 " "
1852.....	70 " "	30 " "	40 " "
1853.....	61 $\frac{1}{4}$ " "	38 $\frac{3}{4}$ " "	22 $\frac{1}{2}$ " "
1854.....	63 $\frac{3}{4}$ " "	34 $\frac{1}{4}$ " "	31 $\frac{1}{2}$ " "

Previous to the assessment of personal property in 1854, every individual, in making a statement of his moneys and credits, was allowed to deduct therefrom the amount of his indebtedness. But in the month of February of that year, the Supreme Court of Ohio, after elaborate argument, decided the tenth section of the law, which authorized such deductions, to be utterly in violation of the Constitution and therefore void and of no force or effect. At no former period, nor at that time, did the law allow similar exemptions to real estate, nor to horses, cattle, or any other species of tangible property, whose owner was in debt. It seemed unreasonable, therefore, and it was held to be in conflict with the spirit and equality required by the Constitution, that one man's property should escape taxation for no better reason than because it was in the form of moneys and credits, and that at the same time his neighbor, although in debt to an equal extent, should be compelled to pay tax on all he owned, simply because his property was in the shape of horses, cattle, and lands, and not in moneys and credits. This decision of the Court was received, in most portions of the State, with that prompt acquiescence which may well distinguish a self-governing people. But in other localities, and more especially in the city of Cincinnati, and in that region of Ohio directly liable to its influence, the tenth section of the law, although declared by the Supreme Court of Ohio to be *void from the beginning*, was held to be the true rule of assessment until the Legislature should pass a formal act repealing the provision which the proper tribunal, in the exercise of its legitimate functions, had already solemnly decided to be destitute of the essential elements of law. The efforts of the Assessors to carry out the decision of the Court, were openly resisted, and combinations formed with the avowed object of obstructing the payment of taxes, unless assessed in conformity to the void section. Unfortunately, these unwise and disorderly proceedings had the effect of creating great inequality and confusion in the assessments, and resulted in releasing certain classes of property holders from their just share of the public burthens and imposing a corresponding and undue amount upon others. It is gratifying to believe, however, that a recent decision (*Gas Company vs. Bowman*) of the Superior Court of Cincinnati—a tribunal enjoying the special confidence of the tax resisters—has served to convince all well disposed persons in that city, that the action of the Supreme Court of the State was

binding, not only upon inferior judicial tribunals, but upon the State Auditor also, and that until that decision shall be reversed, the former privilege of making deductions must be withheld.

It is worthy of remark in this connection, that although the total taxes levied for the year 1854, on the taxable property of Cincinnati, amounted to the enormous sum of one and a half millions of dollars, but little more than one-fifth of that entire sum was levied for State purposes, *including the tax for State Common Schools*, a large proportion of which remains in the city for its own disbursement. The exact figures were as follows :

Total taxes levied in Cincinnati for all purposes.....	\$1,546,514 52
Deduct State tax (including State Common School Fund).....	321,275 22

Balance being taxes levied by city, county, and other local officers.....	<u>\$1,225,239 30</u>
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The objects for which these taxes — levied exclusively by local authorities — were intended, and the necessity for their imposition, are questions of direct, if not exclusive, personal concern to the community on whose property they were assessed. Amounting, as they do, to nearly eighty per cent. (four-fifths) of the entire tax burthen resting on the city of Cincinnati, it is but wise to keep in mind the fact that the means of relief from this burthen, as well as the authority by which it was imposed, are almost wholly within themselves.

Owing to the general failure of the private bankers, and the refusal of the chartered banks to pay the assessment made against them, the amount of taxes actually collected in Cincinnati, falls largely below the amount levied. Of the entire sum assessed for local purposes, the comparative amount assessed on the classes of property named below, were as follows :

Whole amount of taxes for city, county, and other local purposes.....	\$1,225,239 30
Assessed on Banks.....	\$37,463 88
" Brokerage.....	63,876 54
" Manufacturing.....	25,475 56
" Merchandise.....	89,009 42
" Moneys and Credits.....	58,363 69
	<u>\$274,189 09</u>
Assessed on other property, real and personal	<u>\$951,050 21</u>

It is possible that the burthens of local taxation distributed as above during the past year, were apportioned equitably. There are many, however, who think otherwise, and the subject is well worthy the serious consideration of all, and especially of persons interested in real estate. But whether these burthens were equally divided, or otherwise, they are in either case enormous, and none but a city whose population possessed wealth, enterprise, energy and endurance, could successfully maintain itself and its credit under a burthen so huge already, and so constantly augmenting.

The rate of taxes levied for State purposes on the grand duplicate of Ohio for the year 1854, was three and fifty-five hundredths mills on every dollar of assessed property. The State Legislature, at its last session, provided that the rate of levy for the year 1855, should be reduced to three and twenty hundredths mills on the dollar. This change, although seemingly trivial and unimportant, will effect a much greater aggregate reduction than might be supposed, without appealing to the appropriate figures. On the assumption that the assessed value of property on the grand duplicate of 1855, will be the same as in 1854, which was \$866,929,-

982, the amount of State tax levied for each of the two years, will compare as follows:

For what purpose.	Year 1854.	Year 1855.	Decrease.
State Common School Fund.....	\$1,300,394 97 4	\$1,300,394 97 4	.....
District School Library Fund.....	86,692 98 4	86,692 98 4	.....
Payment of Interest of State Debt.....	1,083,662 46 9	866,929 98 2	\$216,732 48 7
Support of State Government.....	606,850 98 2	520,157 98 9	86,692 99 3
Totals.....	\$3,077,601 40 9	\$2,774,175 92 9	\$303,425 48 0

Here, as will be perceived, is a reduction of more than three hundred thousand dollars in the State taxes to be assessed on the grand duplicate for the year 1855. The amount levied for State Common School purposes, on the duplicate of 1854, yielded an aggregate fund equal to one dollar and forty-eight cents for each youth between the ages of 5 and 21 years, resident in the State. The levy for the year 1855, for State Common School purposes, remains the same as in 1854, and therefore, a fund of equal amount may be expected from the duplicate of the present year. If this sum of one dollar and forty-eight cents for the education of each youth of the State, is a more liberal provision for that purpose than can be justly afforded by a people whose taxable wealth exceeds eight hundred millions of dollars, such future reduction, if any, as the public judgment shall decide to be consistent with a wise State policy, can be accomplished by an amendment of the existing law in abundant time to take effect previous to the assessment of taxes for the year 1856.

On reference to the proper table accompanying this report, it will be seen that the passage of the law by the last Legislature, requiring the National Road to be leased to the highest responsible bidder, finds renewed vindication in the indebted condition of the road as developed in the adjustment of outstanding claims held against it. During the year ending 15th November, 1854, the payments from the Treasury, on account of liabilities incurred by this road previous to its transfer on the 1st day of June, were \$24,009 39. The payments into the Treasury on account of tolls received to the same period, were but \$15,754 59, showing a difference against the road at the date of its lease by the State, amounting to \$8,244 80. In addition to the liabilities above noted, there were ascertained claims exceeding the sum of \$2,500, still to be met by the Treasury. After the disposal of these, the State is left free from further expenditure on account of the road until the 1st of June, 1864, deriving in the meantime an annual rent of six thousand one hundred and five dollars from the parties to whom it was leased on bond of ample amount, conditioned for the keeping up and surrender of the road at the expiration of their lease in as good repair as it went into their possession.

The amendatory laws of the last Legislature of Ohio, throwing additional checks around the disbursement of the public money, although concentrating upon this office a large amount of additional labor, are in the course of successful operation and have been attended by highly beneficial results. The practice which had existed through a long succession of years, of checking from the State Treasury, the money appropriated for the maintenance of the Benevolent Institutions, without accounting at the proper State department for its expenditure, has been entirely stopped. Under the new law, no money for these purposes, is now drawn from the Treasury, except upon vouchers giving the names of the persons to whom the money is due, and a full statement of the nature of the claims. A similar change has also been made in the disbursement of moneys set apart for the use of the New State House. Not a dollar of this fund is now paid from the

State Treasury, except on the Auditor's warrant, and this is allowed only on the presentation of the claim on which payment is demanded, duly certified and approved by the Superintendent and Architect. In like manner, the monthly earnings of the Ohio Penitentiary are now required to be paid directly into the State Treasury, instead of being retained, as formerly, in the custody of the officers of the prison, and by them disbursed without placing on file in the proper State office the vouchers necessary to verify the payments, and explain the nature of the claims on which they were made. Since the passage of the new law, the payments of Penitentiary earnings into the State Treasury have been at a rate equal to the entire expenses of the prison actually incurred during the same period, and this too, inclusive of the salaries of officers and guards, which have heretofore been a charge on the tax revenues of the State to the amount of sixteen or eighteen thousand dollars annually. From these happy results, attending the changes made in the revenue laws by the last General Assembly, it is hoped encouragement may be taken for prosecuting the reform as much further and in whatever direction the public interests may seem in the future to demand.

Besides the amendatory acts above referred to, the Legislature at its last session, deemed it proper to place in charge of this office, the execution of the new law "To regulate the Agencies of Insurance Companies not incorporated by the State of Ohio," which took effect in July, 1854. It affords me pleasure to say that the operation of this law has proven highly salutary, and that its provisions have been complied with by nearly all the solvent Companies which had established agencies in Ohio, previous to its passage. Several of the New York and New England Companies, which have gone within the past year into avowed and hopeless bankruptcy, had been doing a large and profitable business in Ohio, and it was not until the new law required them to furnish satisfactory evidence of their solvency, that they ceased to issue their policies of insurance on Ohio property, and draw the handsome revenue to which they were entitled by the misplaced confidence of their victims. The amount of money paid by the people of this State, to Foreign Insurance Companies, during the year ending in May, 1854, was (as is amply indicated by the assessment of personal property,) but little short of one million of dollars. The outlay of so large a sum—more than equal to the interest on the foreign and domestic debt of Ohio, demanded from the General Assembly whatever guaranty and protection home laws could secure to those from whose pockets it was drawn. In the first effort made to afford this protection, it must be gratifying to the Legislature to know that the statutory provisions which they adopted, have already so far commended themselves to respect and imitation, that they now occupy a place among the laws of Indiana and Illinois.

To these general remarks, principally in explanation of the condition of the finances of the State, and the operation and results of the laws for the assessment of taxes, much more might be added, but the length to which my comments are already extended, renders it expedient to reserve for my annual report to the next Legislature, such suggestions in regard to modifications of the tax law, as experience and a proper regard to public justice, shall seem to demand.

Respectfully submitted,

WM. D. MORGAN, *Auditor*.

AUDITOR OF STATE'S OFFICE,
COLUMBUS, March 28, 1855.

ADDENDA.

The statement of taxes assessed and realized on the grand duplicate of Ohio for the year 1854, as referred to in the early part of the foregoing report, is given below. As will be seen by turning to the table elsewhere given, the total amount of all State taxes assessed in 1854, was \$3,077,601 41. The amount actually collected under that assessment, and paid into the State Treasury, is \$2,868,003 22, showing that the amount realized by the State is \$209,598 19 less than the amount levied. This difference arises from three causes: 1. Non-payment of bank taxes and other delinquencies; 2. Treasurer's fees on State taxes which the laws allow to be retained out of collections; 3. Cost of advertising delinquent lands, &c. More than two-thirds of the entire deficit, is occasioned by the cause first named—bank taxes and other delinquencies.

STATEMENT showing the amount of State taxes collected on the Grand Duplicate of 1854, and paid into the State Treasury. Also the amount of said taxes apportioned at Columbus, and repaid by the State to the Treasuries of the various Counties.

PAYMENTS OF TAXES BY COUNTIES INTO STATE TREASURY.

Taxes for State Debt purposes.....	\$1,013,604 18
Taxes for Common School Fund.....	1,208,043 82
Taxes for District School Library Fund.....	80,548 54
Taxes for Expenses of State Government.....	565,806 68
Total State taxes collected and paid into State Treasury	<u>\$2,868,003 22</u>

PAYMENTS OF TAXES FROM STATE TREASURY TO COUNTIES.

State Common School fund apportioned.....	\$1,208,283 84
Interest on School Section 16 Fund.....	88,925 78
Interest on Section 29 Ministerial Fund	3,019 46
Interest on Virginia Military School Fund.....	11,912 56
Interest on United States Military School Fund.....	7,216 34
Interest on Western Reserve School Fund.....	14,009 63
Interest on Moravian School Fund	172 44
Taxes refunded from State to County.....	<u>2,802 81</u>
Total amount of State taxes repaid to counties	<u>\$1,336,342 86</u>
Amount not paid back to counties.....	\$1,531,660 36
Deduct District School Library Fund, to be invested by State Superintendent for exclusive use of counties	<u>80,548 54</u>
Balance being net amount of taxes of 1854 actually paid into and retained by State Treasury for the payment of principal and interest on Foreign and Domestic Debt, and defraying the current expenses of the State Government.....	<u><u>\$1,451,111 82</u></u>

It thus appears that of the entire nine millions and ninety-two thousand dollars of taxes levied on the property of Ohio in the year 1854, less than one and a half millions are paid into and retained by the State Treasury; and that out of this amount is paid the interest on the Foreign and Domestic Debt of Ohio, and all the expenses connected with the support of the State Government including the salaries of public officers, the erection of the New State House, completion of the two new Lunatic Asylums, &c., &c.

**General Statement of the Receipts and Disbursements of Public Money at
the State Treasury of Ohio, during the fiscal year ending November
15, 1854.**

RECEIPTS.

State taxes collected by County Treasurers, being taxes on the grand duplicate of 1853, for General Revenue, Sinking Fund, State Common School and District School Library purposes, (rate of levy 5 1-10 mills.).....	\$2,781,842 99 7
Delinquent taxes of 1852, and forfeitures	69,799 09 4
Agricultural Fund—being show licenses collected.....	4,190 15 4
Ohio Penitentiary—proceeds of convict labor, &c.....	33,522 40 0
Amount paid by Free Banks—being expenses refunded.....	7,359 40 0
Three per cent. money received from the Treasury of the United States....	8,268 41 0
Peddler's licenses.....	3,977 82 8
Auction duties.....	2,619 00 8
Canal Tolls, Water Rents and Fines, paid into the State Treasury.....	474,264 26 0
Turnpike, Canal, and Railroad Dividends on Stocks owned by the State....	39,813 13 0
Proceeds of sales of Canal Lands paid into the State Treasury.....	1,093 63 0
Proceeds of sales of School and Ministerial Lands paid into the State Treasury.....	149,748 51 7
Rents on Virginia Military School Lands.....	9,903 51 0
Principal of Surplus Revenue paid by counties.....	83,675 23 3
Interest on Surplus Revenue paid by counties.....	22,575 58 7
Instalment on Canal Fund Commissioners' loan to Ohio University.....	513 84 0
Tolls collected on National Road previous to the 1st day of June, 1854....	15,754 59 0
Rent received of lessees of National Road.....	2,400 00 0
Tolls collected on Western Reserve and Maumee Road, and paid into State Treasury	2,677 37 0
For use of Commercial Hospital at Cincinnati.....	232 00 0
Proceeds of lands sold by the Board of Public Works.....	3,060 67 0
Miscellaneous items of General Revenue.....	2,676 67 0
Miscellaneous items of Canal Fund.....	229 90 0
Miscellaneous items of Sinking Fund.....	2,123 00 0
	\$3,715,103 42 8
Add balance in the State Treasury, November 15, 1853.....	762,890 57 5
	<u>\$4,477,994 00 3</u>

DISBURSEMENTS.

Bills drawn on General Revenue, and paid at the State Treasury.....	\$684,687 85 4
Payment of Checks drawn by the Board of Public Works.....	339,347 99 0
Interest on Foreign Debt, January, 1854.....	441,636 02 0
Interest on Foreign Debt, July, 1854.....	439,383 44 0
Interest on Domestic Debt.....	16,383 75 0
Interest on School and Trust Funds, (irreducible debt)	112,084 45 2
Redemption of Foreign Public Debt.....	681,140 32 0
Redemption of Domestic Bonds.....	17,220 00 0
Rents on Virginia Military School Lands.....	3,225 63 0
Common School Fund paid to Counties.....	1,107,218 88 3
District School Library Fund.....	52,158 45 0
Amount paid Commercial Hospital and Lunatic Asylum.....	232 00 0
Miscellaneous items paid from Canal Land Fund.....	265 52 0
Miscellaneous items paid from Canal Fund.....	260 31 0
Superintendence and Repairs on National Road.....	24,009 39 0
	\$3,893,253 00 9
Balance in the Treasury, November 15, 1854	<u>\$584,680 99 4</u>

Abstract of the condition of the Principal Funds into which the State Revenues are divided.

I. SINKING FUND.

STATEMENT exhibiting the Receipts and Disbursements of the Sinking Fund during the year ending November 15, 1854.

RECEIPTS.

Amount of Sinking Fund in the Treasury, November 15, 1853.....	\$648,255 80 5
Taxes collected on duplicate of 1853, including delinquencies of 1852 and forfeitures, paid into State Treasury during year ending Nov. 15, 1854....	1,118,263 26 0
Principal and Interest of Surplus Revenue.....	106,250 82 0
Proceeds of sales of Section Sixteen, School Lands, &c., &c.....	149,748 51 7
Dividends on Stock held by the State in Railroads.....	13,150 00 0
Dividends on Stock held by the State in Turnpikes.....	19,313 13 0
Dividends on Stock held by the State in Canals.....	7,350 00 0
Instalment on Loan to Ohio University.....	513 84 0
Collection by Attorney General (Ohio v. John S. Johnson, et al.).....	1,233 00 0
Proceeds of sales of Wabash and Erie Canal Lands.....	648 39 0
Proceeds of sales of Miami Canal Cands.....	109 72 0
Painesville and Fairport Railroad Company (paid by W. L. Perkins).....	160 00 0
Ohio Railroad Company (paid by W. L. Perkins).....	730 00 0
Proceeds of Public Works transferred from Canal Fund.....	200,000 00 0
	<u>\$3,265,726 48 2</u>

DISBURSEMENTS.

Payment of Interest on Foreign Debt, January, 1854.....	\$441,635 02 0
Payment of Interest on Foreign Debt, July, 1854.....	433,383 44 0
Payment of Interest on Irreducible Debt, being School and Trust Funds....	112,084 45 2
Payment of Interest on Domestic Debt.....	16,383 75 0
Total amount of Interest paid during the year.....	<u>\$1,003,486 66 2</u>
Amount applied by Sinking Fund Commissioners to the payment of the Principal of the State debt.....	698,360 32 0
Total disbursements during the year ending Nov. 15, 1854.....	<u>\$1,701,846 98 2</u>
Balance of Sinking Fund in the Treasury, November 15, 1854....	<u>\$563,879 50 0</u>

II. GENERAL REVENUE FUND.

Taxes collected on the duplicate of 1853, including delinquencies of 1852 and forfeitures, paid into State Treasury during the year ending Nov. 15, 1854....	\$559,131 64 5
Peddlers' Licenses.....	\$3,977 82 8
Auction Duties.....	2,612 00 8
Show Licenses.....	4,120 15 4
	<u>10,709 99 0</u>
Expenses on account of Free Banks refunded to State.....	7,359 40 0
Earnings of Ohio Penitentiary paid into the State Treasury.....	33,522 40 0
Miscellaneous items of General Revenue.....	426 67 0
Total amount of receipts during year ending November 15, 1854....	<u>\$611,150 10 5</u>
Add balance remaining in the Treasury, November 15, 1853.....	7,339 38 0
Gross amount applicable to appropriations for 1854.....	<u>\$618,489 48 5</u>
Bills drawn on General Revenue Fund, paid at State Treasury during year ending November 15, 1854.....	662,437 85 4
Amount overdrawn* on General Revenue, November 15, 1854.....	<u>\$43,948 36 0</u>

* The fourth section of the General Appropriation Act of 1854, authorized and required any sum not exceeding one hundred and fifteen thousand dollars to be borrowed from the Sinking Fund, in case a deficit should occur in the fund for General Revenue purposes.

III. STATE COMMON SCHOOL FUND.

Taxes collected on the duplicate of 1853, including delinquencies of 1852 and forfeitures, paid into State Treasury during year ending Nov. 15, 1854....	\$1,118,263 26 0
Amount remaining in State Treasury, Nov. 15, 1853.....	1,421 71 7
Gross amount applicable to disbursement in 1854.....	\$1,119,684 97 7
Amount disbursed from State Treasury during the year ending Nov. 15, 1854...	1,107,218 88 3
Balance remaining in State Treasury, November 15, 1854.....	<u>\$12,466 09 4</u>

IV. DISTRICT SCHOOL LIBRARY FUND.

Taxes collected on the duplicate of 1853, and paid into the State Treasury, during the year ending November 15, 1854.....	\$55,913 16 3
Amount drawn from State Treasury during the year ending Nov. 15, 1854...	52,158 45 0
Balance remaining in the State Treasury, November 15, 1854.....	<u>\$3,754 71 3</u>

V. CANAL FUND.

STATEMENT of the Receipts and Disbursements of the Canal Fund for the year ending November 15, 1854.

RECEIPTS.

Balance in the State Treasury, November 15, 1853.....	\$100,000 00
Canal Tolls, Water Rents and Fines, paid into the Treasury, viz:	
On Ohio Canal.....	\$179,873 22
On Miami and Erie Canal.....	261,332 15
On Muskingum Improvement.....	21,148 82
On Hocking Canal.....	11,519 38
On Walhonding Canal.....	390 69
	<u>474,264 26</u>
Western Reserve and Maumee Road Tolls.....	2,677 37
Proceeds of Lands sold by the Board of Public Works.....	3,060 67
Miscellaneous items.....	229 90
Total.....	<u>\$580,232 20</u>

DISBURSEMENTS.

Payment of Checks of the Board of Public Works, to wit:	
On Ohio Canal.....	\$97,258 83
On Miami and Erie Canal.....	196,642 71
On Muskingum Improvement.....	18,290 96
On Hocking Canal.....	9,194 93
On Walhonding Canal.....	1,771 12
	<u>\$323,158 55</u>
Salaries of Members of the Board of Public Works.....	4,500 00
Contingent expenses of the Board of Public Works.....	3,689 44
Contracts on Western Reserve and Maumee Road.....	8,000 00
Over-payment refunded to S. Harmount, late Collector at Dover.....	221 77
Balance on salary paid A. Evans, late Collector at Delphos.....	38 54
Aggregate disbursements.....	<u>\$339,608 30</u>
Add amount transferred to Sinking Fund, November 15, 1854.....	200,000 00
	<u>\$539,608 30</u>
Balance, being amount of Canal Fund in the Treasury, Nov. 15, 1854.....	40,623 90
Total.....	<u>\$580,232 20</u>

RECEIPTS AND EXPENDITURES

On each of the Public Works during the year ending November 15, 1854.

OHIO CANAL.

Tolls, Water Rents and Fines paid into the State Treasury.....	\$179,883 22
Paid Checks of Board of Public Works.....	97,258 83

MIAMI AND ERIE CANAL.

Tolls, Water Rents and Fines paid into the State Treasury.....	\$261,332 15
Paid Checks of Board of Public Works.....	196,642 71

MUSKINGUM IMPROVEMENT.

Tolls, Water Rents and Fines paid into the State Treasury.....	\$21,148 83
Paid Checks of Board of Public Works.....	18,290 86

HOOKING CANAL.

Tolls, Water Rents and Fines paid into the State Treasury.....	\$11,519 38
Paid Checks of Board of Public Works.....	9,194 93

WALHONDING CANAL.

Tolls, Water Rents and Fines paid into the State Treasury.....	\$390 69
Paid Checks of Board of Public Works.....	1,771 12

WESTERN RESERVE AND MAUMEE ROAD.

Amount of Tolls collected and unexpended November 15, 1853...	\$6,892 66	
Amount of Tolls collected during the year ending Nov. 15, 1854..	5,057 48	
		\$11,950 14
Disbursed for Repairs by Resident Engineer, as per vouchers filed	\$6,894 06	
Paid on account of Gate Keepers' Salaries.....	716 38	
Amount paid into State Treasury, and transferred to Canal Fund.	2,677 37	
		\$10,287 81
		\$1,662 33

NATIONAL ROAD.

Balance in the Treasury, November 15, 1853.....	\$2,563 33	
Tolls collected and paid into Treasury during year ending November 15, 1854.....	15,754 59	
Rent paid into Treasury, under lease of Cooper, Doyle & Foster.	2,400 00	
		\$20,717 92
Paid Checks for Repairs during the year ending Nov. 15, 1854.....		24,009 29
		\$3,291 47

WABASH AND ERIE CANAL LAND FUND.

Proceeds of sales during the year ending November, 15, 1854.....	\$705 06	
Amount refunded to Henry Buckmaster, on erroneous sale made to him October 1, 1852.....		56 67
		\$648 39
Excess of Receipts over Disbursements.....		648 39
Amount transferred to Sinking Fund.....		

MIAMI CANAL LAND FUND.

Proceeds of sales during the year ending November 15, 1854.....	\$318 57	
Amount refunded to John Bolton on erroneous sale made May 24, 1836.....		208 86
		\$109 72
Excess of Receipts over Disbursements.....		109 72
Amount transferred to Sinking Fund.....		

OHIO PENITENTIARY FUND.

Balance of Appropriation of 1853, not expended November 15, 1853.....	\$5,168 03
Amount of Appropriations for the year 1854.....	34,500 00
Cash proceeds of convict labor, &c., paid into State Treasury.....	33,522 40
	<hr/>
	\$73,190 43
Amount disbursed from Treasury in payment of Guards, &c.	\$16,616 47
Amount disbursed from Treasury in payment of salaries of Officers	4,233 32
Amount disbursed from Treasury in payment of current expenses	34,522 81
Amount disbursed from Treasury on account of Library.....	184 85
	<hr/>
	\$55,557 45
Excess of earnings and appropriations over expenses.....	<hr/>
	\$18,632 98

THREE PER CENT. FUND.

Balance of Three Per Cent. Fund remaining in State Treasury, Nov. 15, 1853.	\$24 70 5
Amount received from Treasurer of the United States during the year ending November 15, 1854.....	8,268 41 0
Amount remaining in the Treasury, November 15, 1854.....	<hr/>
	\$8,293 11 5

FREE BANKS' EXPENSE FUND.

Balance due by Free Banks, November 15, 1853	\$417 22
Amount disbursed on their account during year ending November 15, 1854...	6,165 00
	<hr/>
	\$6,582 22
Amount of Auditor's drafts on Banks during the year ending Nov. 15, 1854..	7,359 40
	<hr/>
Balance in Treasury to credit of Free Banks, Nov. 15, 1854	\$777 18

AGRICULTURAL FUND—BEING PROCEEDS OF SHOW LICENSES.

Amount received from County Treasurers during year ending Nov. 15, 1854..	\$4,120 15 4
Paid out during the year ending November 15, 1854.....	3,000 00 0
Balance remaining in the Treasury, November 15, 1854.....	<hr/>
	\$1,120 15 4

CINCINNATI COMMERCIAL HOSPITAL AND LUNATIC ASYLUM.

Amount paid into the State Treasury during the year ending November 15, 1854, by Cuyahoga county.....	\$232 00
Amount paid the Asylum during the year ending November 15, 1854....	232 00

SPECIAL SCHOOL AND TRUST FUNDS.

NAME OF FUND.	Amount in the State Treasury November 15, 1853.	Am't paid into the State Treasury during the year ending Nov. 15, 1854.	Total amount of payment into the State Treasury up to Nov. 15, 1854.	Interest accrued on said Funds for the year ending January 1, 1855.	Interest disbursed during the year ending November 15, 1854.	Rents on Va. Military School Lands paid into State Treasury, and not distributed previous to Nov. 15, '54.
Virginia Military School Fund.....	\$144,423 01 7	\$5,727 84 0	\$150,150 85 7	\$14,718 21 3	\$11,814 70 3	\$2,903 51 0
United States Military School Fund.....	120,272 12 0	.....	120,272 12 0	7,216 32 7	7,216 32 7	.....
Western Reserve School Fund.....	221,652 79 8	21,165 20 5	242,818 00 3	11,666 60 2	11,666 60 2	.....
Section Sixteen School Fund.....	1,409,706 59 7	118,234 38 4	1,527,940 98 1	81,592 84 9	81,592 84 9	.....
Moravian School Fund.....	2,873 97 0	.....	2,873 97 0	173 17 4	173 17 4	.....
Section Twenty-nine School Fund.....	46,473 34 0	4,621 08 8	51,094 43 6	2,732 58 8	2,732 58 8	.....
Ohio University Fund.....	1,897 39 0	.....	1,897 39 0	113 84 0	113 84 0	.....
Salt Land Fund.....	41,024 05 2	.....	41,024 05 2	.....	.....	.....
Total.....	\$1,988,323 29 2	\$149,748 51 7	\$2,138,071 80 9	\$118,213 59 3	\$115,310 08 3	\$2,903 51 0

NOTE.—The payment of the moneys constituting these Funds, into the State Treasury, forms what has been known as the "Irreducible Debt of Ohio." The Funds accrue from the sale of lands donated by the United States to different townships and organizations in the State of Ohio, for the support of Schools, &c. The State receives the Funds as a perpetual loan, and is to pay an annual interest of six per cent. thereon forever.

SURPLUS REVENUE FUND.

Amount received by the State of Ohio, from the Treasury of the United States in 1837, and placed on loan with the various counties of the State.....	\$2,007,260 34
Amount repaid into the State Treasury by sundry Counties previous to November 15, 1853.....	\$1,625,226 39
Amount repaid during the year ending November 15, 1854.....	83,675 23
Amount loaned Canal Fund Commissioners, A. D. 1837.....	16,806 43
Amount in the State Treasury undistributed.....	971 87
	\$1,726,679 92
Amount remaining in the hands of the Fund Commissioners of the several counties, November 15, 1854.....	\$980,580 42
Amount of 5 and 6 per cent. Surplus Revenue interest paid by Counties into the State Treasury previous to Nov. 15, 1853, \$1,274,654 48	
Amount of 6 per cent. interest paid as above during the year ending November 15, 1854.....	22,575 58
Total amount of Surplus Revenue interest paid by Counties to November 15, 1854.....	\$1,297,280 06

GENERAL REVENUE APPROPRIATIONS FOR 1854,

Exhibiting the condition of the various appropriations of General Revenue for the fiscal year 1854, including previous balances and over-drafts. Also, the amount of each appropriation over-drawn or remaining unexpended November 15th, 1854.

	Appropriations for the year 1854.	Unexpended balance of former appropriations.	Amount overdrawn on former appropriations.	Total amount subject to draft in 1854.	Net amount drawn on Treasurer in 1854.	Gross amount over drawn to November 15, 1854.	Balance of Appropriations not drawn up to Nov. 15, 1854.
Ohio Legislature.....	\$86,500 00	.....	\$124 05	\$86,375 95	\$78,131 68	.....	\$8,244 27
Salaries of Judicial Officers.....	58,000 00	\$14,383 53	.....	72,383 53	53,701 47	.....	18,682 06
Salary of Supreme Court Reporter.....	.....	807 59	.....	807 50	120 00	.....	687 50
Per diem of Supreme Court Clerk.....	284 50	.....	.....	284 50	284 50	.....	.....
Exec Officers, including School Com. & State Librarian.	10,500 00	494 74	.....	10,994 74	10,239 66	.....	755 08
Salaries of Clerks in Executive offices.....	11,000 00	4,049 05	.....	15,049 05	9,363 46	.....	5,686 59
Contingent Fund for Governor.....	5,000 00	2,059 50	.....	7,059 50	4,480 55	.....	2,578 95
" " Auditor.....	2,500 00	1,496 02	.....	3,996 02	2,044 58	.....	1,951 44
" " Treasurer.....	1,500 00	105 19	.....	1,605 19	1,797 58	\$193 39	.....
" " Secretary.....	1,500 00	3 55	.....	1,503 55	1,967 69	464 14	.....
" " Attorney General.....	700 00	92 01	.....	792 01	278 71	.....	513 30
" " School Commissioner.....	800 00	.....	.....	800 00	283 46	.....	516 54
State Printing—Legislative and Executive.....	20,000 00	3,513 81	.....	23,512 81	19,248 77	.....	4,264 04
State Board of Equalization.....	20,000 00	10,000 00	.....	10,000 00	7,097 40	.....	2,902 60
Stationery for State Printing, Public Offices, &c.....	2,000 00	.....	1,312 58	18,687 42	22,852 13	4,164 71	.....
Transportation of Laws and Journals.....	31,000 00	.....	14 77	1,985 23	1,975 99	.....	9 24
Columbus Lunatic Asylum—General Expense.....	3,200 00	.....	.....	31,000 00	42,306 30	11,306 30	.....
" " Salaries of Officers.....	200 00	.....	.....	3,200 00	3,075 70	.....	124 30
" " Salary of Moral Instructor.....	200 00	200 00	.....	400 00	150 00	.....	250 00
" " Steam Heating Apparatus.....	8,000 00	8,000 00	.....	16,000 00	16,000 00	.....	.....
" " Water Closets & Bathing do.....	9,000 00	4,000 00	.....	13,000 00	13,000 00	.....	.....
" " Infirmary.....	.....	2,000 00	.....	2,000 00	2,000 00	.....	.....
" " Improvement of Grounds.....	500 00	.....	.....	500 00	417 93	.....	82 07
Deaf and Dumb Asylum—General Expense.....	8,000 00	.....	.....	8,000 00	7,994 51	.....	5 49
" " Salaries of Officers.....	2,000 00	.....	.....	2,000 00	2,000 00	.....	.....
" " Salaries Teachers & Physician.....	5,000 00	.....	.....	5,000 00	4,907 08	.....	92 92
Blind Asylum—General Expense.....	4,000 00	.....	.....	4,000 00	5,002 47	1,002 47	.....
" " Salaries of Officers.....	5,000 00	.....	.....	5,000 00	3,671 80	.....	1,328 20

Blind Asylum—Artisans and Assistants.....	2,000 00	....	2,000 00	1,317 50	....	682 50
" " Repairs, Books and Musical Instruments.....	2,000 00	....	2,000 00	2,067 44	67 44	....
Ohio Penitentiary—General Expenses.....	17,000 00	....	17,000 00	34,500 45	17,500 45	....
" " Salaries of Officers.....	4,200 00	1,405 82	5,605 82	4,933 32	....	1,372 50
" " do Guards, Stewards & Matron.....	13,000 00	3,762 21	16,762 21	16,616 47	....	145 74
" " Library.....	300 00	....	300 00	184 85	....	115 15
Conviction and Transportation of Prisoners.....	35,000 00	....	35,000 00	27,932 13	....	7,067 87
Ereec'n of New Lun. Asyl'ms (inc'ing Trustees exp's).....	....	86,244 69	86,244 69	92,692 40	6,447 71	....
Newburg Lun. Asyl.—Heating Apparatus, Gas Works, &c.....	15,000 00	....	15,000 00	14,742 05	....	257 95
Dayton Lunatic Asylum—Heating Apparatus, Gas Works.....	15,000 00	....	15,000 00	10,372 99	....	4,027 01
State House.....	75,000 00	26,871 90	101,871 90	103,429 85	1,537 95	....
Geiger's Tax Tables.....	3,500 00	....	3,500 00	3,500 00	....	....
Swan's Revised Statutes.....	12,500 00	....	12,500 00	12,500 00	....	....
Curwen's ".....	....	7,105 00	7,105 00	7,094 50	....	10 50
Treasurer's Mileage to make settlem't with Aud. of State.....	1,800 00	1,118 78	2,918 78	1,684 90	....	1,223 88
Taxes Refunded.....	4,000 00	2,934 40	6,934 40	4,282 82	....	2,651 58
State Board of Agriculture.....	3,000 00	....	3,000 00	3,000 00	....	....
Expense of Suit against the North Am. Banking Company.....	....	2,617 01	2,617 01	50 00	....	2,567 01
Purchase of Seals and Presses.....	....	390 00	390 00	60 00	....	330 00
Salary of Adjutant General.....	300 00	166 07	466 07	298 00	....	168 07
" " and Expenses of Quarter Master General.....	600 00	....	4 78	595 22	....	962 77
State Library.....	2,000 00	....	1,944 14	378 07	....	1,566 07
Furnishing Legislative Halls and Supreme Court Room.....	642 69	....	545 80	684 96	139 16	....
Fuel for Executive Officers, Legislature & Supreme Court.....	2,500 00	....	424 73	2,075 27	....	601 04
Rent of Armory and taking care of Public Arms.....	1,000 00	....	987 15	1,474 23	....	62 63
Costs of Suits in Civil Cases.....	3,000 00	....	873 74	2,126 26	....	1,981 69
Legislature Investigating Committee.....	620 00	17 00	637 00	262 00	....	375 00
Special Appropriation for Claims.....	4,453 64	642 99	5,096 63	4,453 64	....	642 99
Expenses of Presidential Election.....	....	1,009 58	1,009 58	15 00	....	994 58
Wolf Scalp Premiums.....	600 00	....	599 87	600 62	75	....
Commissioners to Revise Practice and Pleadings.....	1,557 50	....	300 00	283 44	....	16 56
Expense Perry Co. contested seat, Nunnenmaker v. O'Neil.....	300 00	....	....	....	....	777 18
Expense of Free Banks.....	7,359 40	....	6,942 18	6,165 00	....	....
\$524 417 73 \$185,489 35 \$4,895 10 \$705,011 98 \$671,280 60 \$42,843 47						\$76,574 85

Total amount of bills drawn on the State Treasury during the year ending 15th of November, 1854.....	\$671,280 60
do do previous to the 15th of November, 1853, which were then outstanding.....	13,650 25
Total.....	\$684,930 85
Amount of bills redeemed at the State Treasury during the year ending the 15th of November, 1854.....	664,687 85
Amount of bills which remained outstanding on the 15th day of November, 1854.....	\$20,243 00

PUBLIC WORKS APPROPRIATIONS FOR THE YEAR 1854.

The condition of the various appropriations of Revenue of the Public Works for the fiscal year 1854 is exhibited in the following table. Also the amount of each appropriation over-drawn or remaining unexpended on the 15th of November, 1854.

NAMES OF APPROPRIATIONS.		Am't appro- priated for 1854.	Am't drawn upon Treas'y in 1854.	Amount over- drawn.	Balances not drawn.
NORTHERN DIVISION OF THE MIAMI AND ERIE CANAL.					
Repairs, labor, lock-tenders, draw-bridge-tenders, materials, tools, and salaries of Sup'ts...		\$25,000 00	\$17,532 21	.....	\$7,467 79
Construction of New Work, including Lock houses and New State Boat.			2,865 00	.....	1,135 00
Payment of balances due on New Work.....		2,000 00	1,829 78	.....	170 22
Engineers' salaries, special superintendents, Attorneys' fees and incidental expenses.....		2,500 00	1,199 42	.....	1,300 58
Purchase of land.....		500 00	.....	.....	500 00
Awards by Appraisers of damages.....		500 00	.....	.....	500 00
MIDDLE DIVISION OF THE MIAMI AND ERIE CANAL.					
Repairs, labor, lock-tenders, draw-bridge-tenders, materials, tools, and salaries of Sup'ts...		26,000 00	24,940 90	.....	1,059 10
Completion of Big Flat Rock Aqueduct.....		14,500 00	10,900 00	.....	3,600 00
Completion of Blue Creek Aqueduct.....		14,600 00	12,000 00	.....	2,600 00
Completion of Lock No. 30.....		2,500 00	5,000 00	\$2,500 00	.....
Completion of Locks Nos. 20 & 21.....		7,000 00	6,700 00	.....	300 00
Gravelling Tow-paths.....		4,000 00	2,850 00	.....	1,150 00
Repairing Locks and New Gates at Lockport.....		4,500 00	4,479 18	.....	20 82
Purchase of land.....		2,400 00	1,855 00	.....	545 00
Engineers' salaries, special superintendents, attorneys' fees, witness' fees, &c.....		2,500 00	2,500 45	45	.....
Awards by Appraisers of damages.....		500 00	.....	.....	500 00
Head Gates at Port Jefferson.....		2,500 00	2,500 00	.....	.....
Feeder to Mercer County Reservoir.....		10,000 00	9,840 00	.....	160 00
Payment of Contractors.....		1,040 00	940 00	.....	100 00
Awarded to T. H. Stevens' estate (decreed by Court of Common Pleas of Franklin county)...		764 33	764 33	.....	.....
Waste Weir above Lock 12, (at St. Marys)*.....		.....	3,500 00	3,500 00	.....
Re-building Waste Weir at St. Marys,*.....		.....	310 00	.....	.....
Locks Nos. 17, 18, 25 & 26*.....		.....	100 00	100 00	.....
SOUTHERN DIVISION OF THE MIAMI AND ERIE CANAL.					
Repairs, labor, lock-tenders, draw-bridge-tenders, materials, tools, and salaries of Sup'ts...		24,000 00	31,922 87	7,922 87	.....
Repairs of Congress street Locks.....		1,000 00	1,000 00	.....	.....
Re-building Culvert at Mohawk Run, Cincinnati.....		1,500 00	1,500 00	.....	.....
Preparing timber and framing superstructure for Mill Creek Aqueduct.....		3,000 00	2,000 00	.....	1,000 00
Preparing timber and framing superstructure for Lockland Aqueduct.....		2,000 00	1,000 00	.....	1,000 00
Preparing timber and stone for North abutment Gregory's Creek Aqueduct.....		1,000 00	850 00	.....	150 00

Preparing timber, &c., for Dick's Creek Aqueduct.....	2,000 00	1,000 00	.....	1,000 00
Rebuilding Feeder Gates North of Middletown.....	2,000 00	2,000 00	.....	.....
Re-building Lock Gates.....	1,000 00	1,000 00	.....	.....
Re-building and repairing dam near Middletown.....	17,000 00	17,900 80	900 80	.....
Re-building two tumbles at Hamilton Lock, (already done).....	3,800 00	3,168 10	.....	631 90
Re-building Lock-house at Middletown Feeder.....	600 00	300 00	.....	300 00
Putting in arches and roofing Miami Aqueduct.....	3,000 00	2,500 00	.....	500 00
Removing bars and bottoming Canal.....	6,000 00	5,173 85	.....	826 15
Engineers' salaries, special superintendents, attorneys' fees, witness' fees, &c.....	2,500 00	1,577 85	.....	922 15
Purchase of land.....	500 00	175 00	.....	325 00
Awards by Appraisers of damages.....	1,000 00	575 00	.....	425 00
Construction of State Boat.....	.....	905 00	905 00	.....
Raising Levee North of and in Dayton*.....	.....	625 00	625 00	.....
NORTHERN DIVISION OHIO CANAL.				
Repairs, including materials, labor and salaries of Superintendents.....	30,000 00	23,044 42	.....	6,955 58
Purchase of land appropriated for Weigh Lock at Cleveland.....	1,560 00	.....	.....	1,560 00
Engineers' salaries, special superintendents, attorneys' fees, witness' fees, &c.....	2,100 00	1,222 57	.....	877 43
MIDDLE DIVISION OHIO CANAL.				
Repairs, labor, lock-tenders, draw-bridge tenders, materials, tools, and salaries of Sup'ts.....	15,000 00	11,950 06	.....	3,049 94
Re-construction of lock draw and culverts.....	12,000 00	7,493 04	.....	4,506 96
Bottoming Deep Cut at Licking Summit Reservoir.....	4,000 00	.....	.....	4,000 00
Repairing Licking Feeder.....	1,000 00	.....	.....	1,000 00
Awards by Appraisers of damages.....	400 00	291 75	.....	178 25
Engineers' salaries, special superintendents, attorneys' fees, witness' fees, &c.....	2,000 00	875 25	.....	1,124 75
SOUTHERN DIVISION OHIO CANAL.				
Repairs, labor, lock-tenders, draw-bridge-tenders, materials, tools and salaries of Sup'ts.....	20,000 00	19,605 96	.....	394 04
Construction of two Locks.....	16,000 00	15,761 07	.....	238 93
Re-building Chords at Circleville Aqueduct.....	4,000 00	173 49	.....	3,826 51
Awards by Appraisers of damages.....	400 00	41 00	.....	359 00
Widening and the payment of engineers' salaries, special superintendents, attorneys' fees, &c.....	2,500 00	2,167 11	.....	332 89
Re-building Aqueduct and tow-path bridge at Columbus*.....	.....	1,396 37	1,396 37	.....
Scale for Weigh Lock at Lockbourn*.....	.....	2,500 00	2,500 00	.....
HOCKING CANAL.				
Repairs, labor, lock-tenders, materials, tools, and salaries of Superintendents.....	6,500 00	6,500 03	03	.....
Furnishing materials for culverts.....	500 00	800 00	300 00	.....
Widening and bottoming out Lancaster side cut.....	1,500 00	955 40	.....	544 60
Engineers' salaries, special superintendents, attorneys' fees, witness' fees, &c.....	600 00	339 50	339 50	.....

PUBLIC WORKS APPROPRIATIONS—Continued.

NAMES OF APPROPRIATIONS.		Am't appro- priated for 1854.	Am't drawn upon Treas'y in 1854.	Amount over- drawn.	Balances not drawn.
WALBONDING CANAL.					
Repairs, including materials and labor, and the salary of the Superintendent.....		\$2,000 00	\$1,771 12	.....	\$228 88
Construction of New Boat.....		500 00	.....	.....	500 00
MUSKINGUM IMPROVEMENT.					
Repairs, labor, lock-tenders, draw-bridge-tenders, materials, tools and salaries of Sup'ts.....		9,000 00	7,892 73	.....	1,107 27
Re-construction of Lock gates.....		3,000 00	2,979 65	.....	20 35
Purchase of land for Lock-house at Devol's Dam.....		700 00	.....	.....	700 00
Building Lock-house at Devol's Dam.....		400 00	.....	.....	400 00
Engineers' salaries, special superintendents, attorneys' fees, witness' fees, &c.....		2,000 00	1,312 50	.....	687 50
Judgment and costs in the case of <i>McOune v. Ohio</i> (for original construction)*.....		.....	5,851 08	\$5,851 08	.....
MISCELLANEOUS.					
Expenses of the office of the Board of Pub. Works, salaries of Sec'y, Ass't, Office rent, &c.....		4,000 00	3,689 44	.....	310 56
Payment of the salaries of the members of the Board of Public Works.....		4,500 00	4,500 00	.....	.....
Engineer to gauge surplus water leased and now used from the Public Works of the State...		1,500 00	101 44	.....	1,398 56
Extraordinary Floods and other casualties.....		20,000 00	19,823 27	.....	176 73
Payment of Contractors on the Western Reserve and Maumee Road.....		6,500 00	8,000 00	1,500 00	.....
		373,364 33	339,347 99	28,651 10	62,667 44
Total amount drawn on the State Treasury on account of Public Works, during the year ending 15th November, 1854.....					\$339,347 99
Total amount redeemed at the State Treasury during the year ending 15th November, 1854.....					333,535 63
Balance being amount of Auditor's bills remaining unredeemed 15th November, 1854.....					\$5,812 37

*NOTE.—The payments marked with a star, were made from the State Treasury previous to the passage of the act of May 1, 1854, and on the supposition that the appropriations for each division of the Public Works would be made in gross as formerly.

CLERKS IN AUDITOR OF STATE'S OFFICE.

STATEMENT showing the names of Clerks employed in the Office of the Auditor of State in the years 1850, 1851, 1852, 1853, and 1854, and the payments to each in each year on account of clerical services.

NAMES.	1850.	1851.	1852.	1853.	1854.
Demas Adams.....	\$900 00	\$900 00	\$787 50	.....	.....
Isaac Lynch.....	890 00	900 00	430 57	.....	.....
H. Baldwin.....	758 99	823 00	369 68	.....	.....
J. O. Coleman.....	762 63	700 00	625 00	.....	.....
G. M. Robinson.....	639 18	649 75	313 25	.....	.....
J. D. Hines.....	195 00	725 00	190 00	.....	.....
W. Sherwood.....	667 88	559 00	238 33	.....	.....
A. B. Newburg.....	.....	460 00	227 49	.....	.....
J. M. Smith.....	489 53	50 00	260 69	.....	.....
C. S. Sill.....	255 00	.....	.....	.....	.....
T. S. Bryan.....	.....	.....	113 33	.....	.....
J. H. Quin.....	.....	.....	113 33	.....	.....
J. M. Armstrong.....	.....	.....	757 50	\$600 00	\$200 00
W. S. V. Prentiss.....	.....	.....	666 00	867 90	1,000 00
E. M. McCook.....	.....	.....	400 00	600 00	575 00
J. Y. Cowhick.....	.....	.....	375 00	541 66	100 00
Henry Fries.....	.....	.....	362 00	600 00	850 00
L. E. Wilson.....	.....	.....	163 34	600 00	850 00
O. J. Love.....	.....	.....	.....	212 50	318 75
Joseph Dowdall.....	.....	.....	.....	.....	623 00
C. W. Lepper.....	.....	.....	.....	.....	320 00
S. S. Eastwood.....	.....	.....	.....	.....	427 00
W. Jamison.....	.....	.....	.....	.....	35 00
	5,558 21	5,766 75	6 393 01	4,022 06	5,298 75

NOTE.—Previous to the year 1854, the compensation of clerical assistance in the State Auditor's Office, was fixed by the fifth section of the general appropriation act of March 17, 1849, which provided as follows:

"Sec. 5. The Auditor of State is hereby authorized to employ any number of Clerks in the Auditor's Office he may think necessary, at an aggregate compensation, not exceeding the amount authorized by law to be paid to the nine Clerks employed in said office during the year eighteen hundred and forty-eight; Provided, that no Clerk so employed shall receive a greater compensation than nine hundred dollars per annum."

In 1854, the above provision was modified by the following clause in section one of the general appropriation act:

"For paying * * * Clerks in the Auditor's Office—one Chief Clerk at one thousand dollars, one Chief Clerk in department of Public Works room, nine hundred dollars, two Clerks at eight hundred dollars each, two Clerks at seven hundred and fifty dollars each, and two Clerks at seven hundred dollars each per annum," &c.

STATEMENT showing the condition of the AUDITOR'S CONTINGENT FUND as it existed at the close of each of the ten fiscal years, beginning with 1845 and ending with 1854.

What year.	Annual appropriations.	Unexp'd balance of appropriation.	Total am't subject to draft.	Net am't drawn on Treasury.	Bal. of appropriation not drawn.	Gross am't over-drawn.
1845.....	\$3,500 00	\$550 59	\$4,050 59	\$3,355 70	\$694 89	.....
1846.....	5,000 00	694 89	5,694 89	4,860 04	834 85	.....
1847.....	2,500 00	834 85	3,334 85	1,687 01	1,647 84	.....
1848.....	1,500 00	1,647 84	3,147 84	2,454 15	693 69	.....
1849.....	2,000 00	693 69	2,693 69	2,381 75	311 94	.....
1850.....	2,000 00	311 94	2,311 94	2,231 01	80 93	.....
1851.....	2,500 00	80 93	2,580 93	4,198 54	.....	\$1,617 61
1852.....	3,500 00	.....	3,500 00	2,933 77	566 23	.....
1853.....	2,500 00	566 23	3,066 23	1,570 21	1,496 02	.....
1854.....	2,500 00	1,496 02	3,996 02	2,044 58	1,951 44	.....

* This amount was provided for by special appropriation in 1852.

STATE TAXES COLLECTED ON THE GRAND DUPLICATE OF 1853.

TABULAR STATEMENT exhibiting the total amount of State taxes collected and paid into the State Treasury on the duplicate of each county of Ohio for the year 1853, distinguishing between the amount collected for Sinking Fund, General Revenue, State Common School, and District School Library purposes.

COUNTIES.	Total amount of State taxes collected on duplicate of 1853, and paid into the State Treasury, (including delinquencies of 1852.)	FOR WHAT PURPOSE COLLECTED.				
		Sinking Fund applicable to the payment of interest and principal of State Debt.	General Revenue applicable to the payment of all expenses of the State Government.	State Common School Fund—to be apportioned and paid to counties of the State according to No. of youth.	Library Fund—to be invested by State School Com'r in purchase of books for District school libraries	
	Levy 5 1-10 mills.	Levy 2 mills.	Levy 1 mill.	Levy 2 mills.	Levy 1-10 of mill.	
Adams	\$16,933 50 3	\$6,640 58 9	\$3,320 29 5	\$6,640 58 9	\$332 03 0	
Allen	9,663 06 2	3,789 43 6	1,894 71 8	3,789 43 6	189 47 2	
Ashland	27,636 46 3	10,837 82 9	5,418 91 4	10,837 82 9	541 89 1	
Ashtabula	31,440 91 8	12,329 77 2	6,164 88 6	12,329 77 2	616 48 8	
Athens	11,266 42 2	4,418 20 5	2,209 10 2	4,418 20 5	220 91 0	
Auglaize	10,072 47 2	3,949 98 9	1,974 99 5	3,949 98 9	197 49 9	
Belmont	45,234 38 6	17,738 97 5	8,869 48 7	17,738 97 5	886 94 9	
Brown	34,573 72 6	13,558 32 4	6,779 16 2	13,558 32 4	677 91 6	
Butler	65,051 63 8	25,510 44 6	12,755 22 3	25,510 44 6	1,275 52 3	
Carroll	17,804 08 8	6,981 99 5	3,490 99 8	6,981 99 5	349 10 0	
Champaign	33,353 85 6	13,079 94 4	6,539 97 1	13,079 94 4	653 99 7	
Clark	48,011 38 6	18,827 99 5	9,413 99 7	18,827 99 5	941 39 9	
Clermont	41,950 26 6	16,451 08 5	8,225 54 2	16,451 08 5	822 55 4	
Clinton	28,610 34 1	11,219 74 1	5,609 87 1	11,219 74 1	560 98 8	
Columbiana	44,874 72 1	17,597 93 0	8,798 96 5	17,597 93 0	879 89 6	
Coshocton	29,768 43 2	11,673 89 5	5,836 94 7	11,673 89 5	583 69 5	
Crawford	22,510 55 8	8,827 67 0	4,413 83 5	8,827 67 0	441 38 3	
Cuyahoga	75,251 49 9	29,510 39 2	14,755 19 6	29,510 39 2	1,475 51 9	
Darke	24,273 52 0	9,519 02 8	4,759 51 3	9,519 02 8	475 95 1	
Defiance	7,081 45 1	2,777 04 0	1,388 51 9	2,777 04 0	138 85 2	
Delaware	30,484 50 0	11,954 70 6	5,977 35 3	11,954 70 6	597 73 5	
Erie	28,499 15 0	11,176 13 7	5,588 06 9	11,176 13 7	558 80 7	
Fairfield	45,728 73 3	17,932 83 7	8,966 41 8	17,932 83 7	896 64 1	
Fayette	21,196 21 7	8,312 24 2	4,156 12 1	8,312 24 2	415 61 2	
Franklin	84,844 87 2	33,272 49 9	16,636 24 9	33,272 49 9	1,663 62 5	
Fulton	5,123 64 0	2,009 27 1	1,004 63 5	2,009 27 1	100 46 3	
Gallia	13,112 78 8	5,142 27 0	2,571 13 5	5,142 27 0	257 11 3	
Geauga	20,129 44 5	7,893 90 0	3,946 95 0	7,893 90 0	394 69 5	
Greene	48,836 62 0	19,151 61 6	9,575 80 8	19,151 61 6	957 58 0	
Guernsey	26,429 40 2	10,364 47 1	5,182 23 6	10,364 47 1	518 22 4	
Hamilton	378,485 86 0	148,425 82 7	74,212 91 4	148,425 82 9	7,421 29 2	
Hancock	16,019 66 0	6,282 22 0	3,141 11 0	6,282 22 0	314 11 0	
Hardin	9,909 82 7	3,886 20 7	1,943 10 3	3,886 20 7	194 31 0	
Harrison	28,796 44 2	11,292 72 2	5,646 36 2	11,292 72 2	564 63 6	
Henry	3,833 72 3	1,503 42 1	751 71 0	1,503 42 1	75 17 1	
Highland	34,440 62 6	13,506 12 8	6,753 06 4	13,506 12 8	675 30 6	
Hocking	9,630 41 0	3,776 63 1	1,888 31 6	3,776 63 1	188 83 2	
Holmes	19,887 56 4	7,799 04 5	3,899 52 2	7,799 04 5	389 95 2	
Huron	36,566 61 4	14,339 84 9	7,169 92 4	14,339 84 9	716 99 2	
Jackson	9,093 71 0	3,566 16 1	1,783 08 0	3,566 16 1	178 30 8	
Jefferson	46,092 37 4	18,075 44 1	9,037 72 0	18,075 44 1	903 77 2	
Knox	37,084 61 4	14,542 98 6	7,271 49 3	14,542 98 6	727 14 9	
Lake	18,465 03 0	7,241 18 8	3,620 59 4	7,241 18 8	362 06 0	
Lawrence	13,994 63 9	5,488 09 4	2,744 04 7	5,488 09 4	274 40 4	
Licking	56,254 06 7	22,060 41 8	11,030 21 0	22,060 41 8	1,103 02 1	
Logan	25,951 21 8	10,176 94 8	5,088 47 4	10,176 94 8	508 84 8	

TABULAR STATEMENT—Continued.

COUNTIES.	Total amount of State taxes collected on duplicate of 1853, and paid into the State Treasury (including delinquencies of 1852.)	FOR WHAT PURPOSE COLLECTED.				
		Sinking Fund applicable to the payment of interest and principal of State Debt.	General Revenue applicable to the payment of all expenses of the State Government.	State Common School Fund—to be apportioned and paid to counties of the State according to No. of youth.	Library Fund—to be invested by State School Com'r in purchase of books for district school libraries	
		Levy 5 1-10 mills.	Levy 2 mills.	Levy 1 mill.	Levy 2 mills.	Levy 1-10 of mill.
Lorain.....	\$31,508 09 5	\$12,356 11 6	\$6,178 05 8	\$12,356 11 6	\$617 80 5	
Lucas.....	16,289 38 4	6,387 99 4	3,193 99 7	6,387 99 4	319 39 9	
Madison.....	24,601 75 7	9,647 74 8	4,823 87 4	9,647 74 8	482 38 7	
Mahoning.....	34,766 11 3	13,633 77 0	6,816 88 5	13,633 77 0	681 68 8	
Marion.....	21,211 20 5	8,318 12 0	4,159 05 9	8,318 62 0	415 90 6	
Medina.....	26,346 67 6	10,332 03 0	5,166 01 5	10,332 03 0	516 60 1	
Meigs.....	13,916 28 4	5,457 36 7	2,728 68 3	5,457 36 7	272 86 7	
Mercer.....	8,269 62 3	3,242 98 9	1,621 49 5	3,242 98 9	162 15 0	
Miami.....	41,735 27 8	16,366 77 6	8,183 38 8	16,366 77 6	818 33 8	
Monroe.....	12,778 46 0	5,011 16 1	2,505 58 0	5,011 16 1	250 55 8	
Montgomery.....	86,394 78 2	33,880 30 7	16,940 15 3	33,880 30 7	1,694 01 5	
Morgan.....	12,973 18 8	5,087 52 5	2,543 76 2	5,087 52 5	254 37 6	
Morrow.....	21,178 94 5	8,305 46 9	4,152 73 4	8,305 46 9	415 27 3	
Muskingum.....	70,903 46 8	27,805 28 1	13,902 64 1	27,805 28 1	1,390 26 5	
Noble.....	14,564 55 9	5,711 59 2	2,855 79 6	5,711 59 2	285 57 9	
Ottawa.....	3,976 70 2	1,559 49 1	779 74 5	1,559 49 1	77 97 5	
Paulding.....	2,612 38 6	1,024 46 5	512 23 3	1,024 46 5	51 22 3	
Perry.....	21,521 57 5	8,439 83 3	4,219 91 7	8,439 83 3	421 99 2	
Pickaway.....	52,264 36 4	20,495 82 9	10,247 91 5	20,495 82 9	1,024 79 1	
Pike.....	12,480 26 2	4,894 22 0	2,447 11 1	4,894 22 0	244 71 1	
Portage.....	37,451 83 6	14,686 99 5	7,343 49 7	14,686 99 5	734 34 9	
Preble.....	40,054 45 0	15,707 62 7	7,853 81 4	15,707 62 7	785 38 2	
Putnam.....	6,363 64 9	2,495 54 9	1,247 77 4	2,495 54 9	124 77 7	
Richland.....	38,680 54 8	15,168 84 2	7,584 42 2	15,168 84 2	758 44 2	
Ross.....	58,707 26 5	23,022 45 7	11,511 22 8	23,022 45 7	1,151 12 3	
Sandusky.....	17,854 57 3	7,001 79 3	3,500 89 7	7,001 79 3	350 09 0	
Scioto.....	24,054 61 6	9,433 18 3	4,716 59 1	9,433 18 3	471 65 9	
Seneca.....	36,138 40 2	14,171 92 2	7,085 96 1	14,171 92 2	708 59 7	
Shelby.....	17,655 50 3	6,923 72 7	3,461 86 3	6,923 72 7	346 18 6	
Stark.....	64,917 34 9	25,457 78 4	12,728 89 2	25,457 78 4	1,272 88 9	
Summit.....	38,860 07 8	15,239 24 6	7,619 62 3	15,239 24 6	761 96 3	
Trumbull.....	42,393 10 0	16,624 74 5	8,312 37 3	16,124 74 5	831 23 7	
Tuscarawas.....	34,163 06 1	13,397 27 9	6,698 63 9	13,397 27 9	669 86 4	
Union.....	12,804 67 6	5,021 44 2	2,510 72 0	5,021 44 2	251 07 2	
Van Wert.....	3,931 91 4	1,541 92 7	770 96 4	1,541 92 7	77 09 6	
Vinton.....	6,542 26 2	2,565 59 3	1,282 79 6	2,565 59 3	128 28 0	
Warren.....	50,972 48 6	19,969 21 0	9,994 60 5	19,969 21 0	989 46 6	
Washington.....	25,327 56 3	9,932 37 8	4,966 18 8	9,932 37 8	496 61 9	
Wayne.....	40,651 91 5	15,941 92 7	7,970 96 4	15,941 92 7	797 09 7	
Williams.....	6,244 29 8	2,448 74 4	1,224 37 3	2,448 74 4	122 43 7	
Wood.....	8,335 70 8	3,268 90 5	1,634 45 3	3,268 90 5	163 44 4	
Wyandot.....	14,918 51 0	5,850 39 6	2,925 19 9	5,850 39 6	292 51 1	
Total.....	2,851,571 32 1	1,118,263 26 5	559,131 63 1	1,118,263 26 5	55,913 16 0	

STATE TAXES COLLECTED ON THE GRAND DUPLICATE OF 1854.

TABULAR STATEMENT exhibiting the total amount of State Taxes collected, and paid into the State Treasury, on the duplicate of each county of Ohio for the year 1854, distinguishing between the amount collected for Sinking Fund, General Revenue, State Common School, and District School Library purposes.

COUNTIES.	Total amount of State taxes collected on duplicate of 1854, and paid into the State Treasury (including delinquencies of 1853.)	FOR WHAT PURPOSE COLLECTED.			
		Sinking Fund applicable to the payment of interest and principal of State Debt.	General Revenue applicable to the payment of all expenses of the State Government.	State Common School Fund—to be apportioned and paid to counties of the State according to No. of youth.	Library Fund—to be invested by State School Com'r in purchase of books for district school libraries.
		Levy 3 11 20 mills.	Levy 1 1/2 mills.	Levy 7-10 of 1 m.	Levy 1 1/2 mills.
Adams	\$15,677 38	\$5,529 50	\$3,091 06	\$6,617 19	\$439 63
Allen	11,565 75	4,085 70	2,280 22	4,876 87	322 96
Ashland	26,820 85	9,454 92	5,288 31	11,324 45	753 17
Ashtabula	35,158 35	12,417 02	6,908 48	14,864 90	977 95
Athens	13,144 98	4,632 36	2,591 88	5,551 27	369 47
Auglaize	11,440 34	4,055 79	2,255 05	4,813 13	316 37
Belmont	42,347 83	14,949 89	8,343 16	17,865 93	1,188 85
Brown	30,570 45	10,781 92	6,027 42	12,903 56	857 55
Butler	59,889 34	20,615 60	11,531 33	26,011 92	1,730 49
Carroll	17,168 24	6,050 84	3,384 74	7,250 30	482 36
Champaign	36,580 48	12,890 98	7,212 57	15,448 74	1,028 19
Clark	44,387 31	15,648 59	8,751 88	18,740 60	1,246 24
Clermont	39,166 81	13,733 79	7,677 14	16,552 12	1,203 76
Clinton	29,469 82	10,399 75	5,810 87	12,433 61	825 59
Columbiana	36,308 70	12,784 79	7,159 38	15,341 74	1,022 79
Coshocton	29,215 55	10,300 73	5,760 34	12,334 41	820 07
Crawford	24,454 54	8,617 41	4,821 85	10,327 83	687 45
Cuyahoga	118,534 99	41,792 29	23,371 59	50,043 77	3,327 34
Darke	25,552 15	9,016 59	5,037 90	10,782 05	715 61
Defiance	7,092 02	2,510 56	1,398 06	2,986 48	196 92
Delaware	27,079 80	9,518 66	5,340 13	11,454 67	766 34
Erie	30,381 43	10,721 10	5,989 99	12,819 49	850 85
Fairfield	46,277 61	16,306 93	9,124 84	19,544 80	1,301 04
Fayette	26,181 67	9,235 55	5,199 27	11,009 33	737 52
Franklin	77,184 35	28,706 77	16,031 74	30,171 32	2,274 52
Fulton	4,296 43	1,524 26	846 85	1,806 78	118 54
Gallia	13,579 40	4,792 31	2,677 33	5,729 55	380 21
Geauga	20,706 21	7,298 62	4,082 69	8,743 26	581 64
Greene	47,299 44	16,620 15	9,299 11	20,046 06	1,334 12
Guernsey	23,676 55	8,354 31	4,668 13	9,890 89	663 22
Hamilton	354,649 59	125,181 40	69,922 49	149,620 73	9,924 97
Hancock	18,450 43	6,505 39	3,639 58	7,787 45	518 01
Hardin	11,457 21	4,057 12	2,238 48	4,841 16	320 45
Harrison	27,910 93	9,832 66	5,503 44	11,789 65	785 18
Henry	4,065 28	1,443 64	801 28	1,708 46	111 90
Highland	36,708 48	12,939 20	7,239 51	15,498 88	1,030 89
Hooking	9,197 46	3,243 06	1,813 45	3,882 83	258 12
Holmes*	8,559 68	3,019 36	1,687 67	3,612 68	239 97
Huron	37,664 90	13,279 43	7,425 62	15,902 43	1,057 42
Jackson	11,491 45	4,050 99	2,265 77	4,881 98	322 71
Jefferson	36,296 62	12,768 78	7,138 03	15,280 92	1,108 89
Knox	36,627 30	12,915 91	7,221 77	15,461 92	1,027 70
Lake	18,908 49	6,663 98	3,728 27	7,894 90	531 34
Lawrence	19,270 29	6,795 74	3,799 48	8,134 49	540 58
Licking	58,348 27	20,576 31	11,505 02	24,630 86	1,636 08
Logan	25,870 54	9,119 19	5,100 95	10,923 74	726 66

* Partial payment.

TABULAR STATEMENT—Continued.

COUNTIES.	Total amount of State taxes collected on duplicate of 1854, and paid into the State Treasury (including delinquencies of 1853.)	FOR WHAT PURPOSE COLLECTED.			
		Sinking Fund applicable to the payment of interest and principal of State Debt.	General Revenue applicable to the payment of all expenses of the State Government.	State Common School Fund—to be apportioned and paid to counties of the State according to No. of youth.	Library Fund—to be invested by State School Com'r in purchase of books for district school libraries.
	Levy 3 11-20 mills.	Levy 1½ mills	Levy 7-10 of 1 m.	Levy 1½ mills.	Levy 1-10 of 1 m.
Lorain.....	\$32,386 64	\$11,375 67	\$6,364 45	\$13,732 64	\$913 88
Lucas.....	19,028 47	6,723 33	3,751 45	8,022 63	531 06
Madison.....	28,848 60	10,168 08	5,688 11	12,181 92	810 49
Mahoning...	33,238 81	11,740 62	6,553 11	14,061 64	928 44
Marion.....	24,417 16	8,610 62	4,814 21	10,307 29	685 04
Medina.....	28,366 50	9,993 83	5,593 24	11,981 58	797 85
Meigs.....	15,025 91	5,299 88	2,962 64	6,342 09	421 30
Mercer.....	8,183 79	2,903 21	1,613 09	3,441 55	225 94
Miami.....	41,383 76	14,591 96	8,159 63	17,470 77	1,161 40
Monroe.....	13,876 60	4,902 08	2,736 13	5,850 88	387 51
Montgomery	82,194 09	29,018 63	16,177 55	34,704 51	2,293 40
Morgan.....	19,495 37	6,878 86	3,843 76	8,226 65	546 10
Morrow.....	22,896 32	8,079 20	4,515 06	9,661 33	640 73
Muskingum..	62,552 60	22,044 65	12,333 79	26,416 19	1,757 97
Noble.....	13,498 44	4,760 12	2,661 34	5,696 70	380 28
Ottawa.....	5,775 70	2,039 84	1,138 48	2,436 15	161 23
Paulding....	2,921 95	1,044 84	575 72	1,222 50	78 89
Perry.....	18,808 79	6,632 48	3,708 50	7,940 06	527 75
Pickaway....	49,513 13	17,451 05	9,762 00	20,908 83	1,391 19
Pike.....	11,132 10	3,927 85	2,194 88	4,697 56	311 81
Portage.....	38,172 94	13,453 67	7,526 71	16,119 95	1,072 61
Preble.....	35,834 24	12,612 96	7,058 31	15,118 98	1,043 97
Putnam.....	7,051 27	2,493 65	1,390 11	2,971 18	196 33
Richland....	37,309 17	13,148 25	7,356 43	15,755 93	1,048 56
Ross.....	56,926 13	20,040 51	11,219 01	24,064 46	1,602 15
Sandusky....	17,818 54	6,282 86	3,513 28	7,522 33	500 07
Scioto.....	21,485 55	7,583 43	4,235 71	9,063 48	602 93
Seneca.....	36,260 26	12,781 40	7,149 54	15,310 83	1,018 49
Shelby.....	16,514 94	5,801 29	3,241 67	7,006 84	465 14
Stark.....	55,903 94	19,711 13	11,021 73	23,602 11	1,568 97
Summit.....	38,597 70	13,609 30	7,610 30	16,294 81	1,083 29
Trumbull...	40,784 24	14,439 83	8,039 33	17,173 23	1,131 85
Tuscarawas..	35,694 00	12,576 80	7,038 02	15,075 53	1,003 65
Union.....	15,372 01	5,426 29	3,030 92	6,485 58	430 22
Van Wert....	5,336 04	1,880 02	1,061 65	2,246 40	147 97
Vinton.....	8,583 38	3,097 84	1,692 35	3,622 58	240 61
Warren.....	46,597 13	16,415 16	9,187 93	19,683 25	1,310 79
Washington..	25,872 76	9,125 40	5,101 67	10,920 44	725 25
Wayne.....	42,269 78	14,896 29	8,334 55	17,850 94	1,188 00
Williams...	7,066 21	2,498 48	1,393 06	2,977 85	196 82
Wood.....	10,144 34	3,599 94	1,999 52	4,265 10	279 78
Wyandot....	16,058 62	5,677 49	3,165 85	6,767 86	447 42
Ohio Life Ins. and Trust Company*	32,118 61	12,595 53	6,297 77	12,595 53	629 7
Total....	2,868,003 22	1,013,604 18	565,806 68	1,208,043 82	80,548 54

* Delinquencies of 1852 and 1853.

STATE COMMON SCHOOL AND TRUST FUNDS,—Assessed in 1853 and disbursed in 1854.

TABULAR STATEMENT exhibiting the amount of State Common School Fund collected and paid into the State Treasury on the duplicate of the year 1853, by each County of Ohio; also, the amount of said Fund apportioned and paid to each County from the State Treasury; also the amount of interest paid by the State in 1854, to each County, on the proceeds of sales of School and Ministerial lands belonging to said Counties, and loaned to the State forever.

COUNTIES	No. of Av'ge youth in am't of each Co. School between the ages of 5 and 21 years, October, 1853.	Total amount of Common School tax collections of 1853.			Interest paid by the State to each County on School and Trust Funds standing to its credit at the State Treasury in the year 1853.			Total School Funds paid from the State Treasury to each County for the year 1854.	District School Library Fund collected in 1853.	
		Paid by each County into State Treas'y.	Paid to each County from State Treas'y.	Western Reserve School Fund.	Virginia Military School Fund.	U. States Military School Fund.	Sec's 16 and 29 Funds.		Paid by each County into State Treasury.	Amount which each county is entitled to according to enumeration of youth.
Adams	7,862	\$6,640 58 9	\$10,826 21 0	.....	\$571 74 0	.....	.....	\$11,697 95 0	\$332 03 0	\$541 31 0
Allen	6,182	3,789 43 6	8,512 80 0	.....	.....	.....	\$397 92 4	8,910 72 4	189 47 2	425 64 0
Ashland	9,258	10,837 82 9	12,748 54 4	\$109 78 7	.....	.....	1,400 24 0	14,258 57 1	541 89 1	637 42 7
Ashtabula	11,434	12,329 77 2	15,827 58 3	1,103 06 6	.....	.....	.....	16,930 64 9	616 48 8	791 37 9
Athens	8,272	4,418 20 5	11,290 79 2	.....	.....	.....	765 58 6	12,156 37 8	220 91 0	569 54 0
Auglaize	5,513	3,949 48 5	7,591 56 7	.....	.....	.....	27 46 0	7,619 02 7	197 49 9	379 57 8
Belmont	13,847	17,738 97 5	19,067 73 5	.....	.....	.....	2,150 45 8	21,218 19 3	886 94 9	953 38 7
Brown	11,116	13,558 32 4	15,307 06 6	.....	1,232 54 4	.....	.....	16,539 61 9	677 91 6	765 35 3
Butler	11,611	25,510 44 6	15,988 69 6	.....	.....	.....	5,678 14 3	21,666 83 9	1,275 52 3	799 43 5
Carroll	6,984	6,981 99 5	9,617 17 8	.....	.....	.....	1,018 16 3	10,635 34 1	349 10 0	480 85 9
Champaign	8,092	13,079 94 4	11,142 92 7	.....	279 53 5	.....	837 94 8	12,260 41 0	653 99 7	557 14 6
Clark	8,502	18,827 99 5	11,707 50 9	.....	86 04 2	.....	1,240 75 0	13,034 30 1	941 39 9	585 97 6
Clermont	12,331	16,451 08 5	16,980 15 7	.....	1,367 26 0	.....	.....	18,347 41 7	822 55 4	849 00 8
Clinton	7,465	11,219 74 1	10,279 52 9	.....	827 72 1	.....	.....	11,107 25 0	560 98 8	513 97 6
Columbiana	12,577	17,597 93 0	17,318 90 7	.....	.....	.....	2,661 62 6	19,980 53 3	879 89 6	865 94 6
Coshocton	10,391	11,673 89 5	14,308 71 9	.....	.....	\$897 01 3	.....	15,205 73 2	583 69 5	715 43 6
Crawford	7,398	8,827 67 0	11,013 48 6	.....	.....	.....	1,121 06 7	12,134 55 3	441 38 3	550 67 4
Cuyahoga	22,549	29,510 39 2	31,050 65 0	2,163 99 0	.....	.....	.....	33,214 64 0	1,475 51 9	1,552 53 2
Darke	9,173	9,519 02 8	12,631 49 7	.....	.....	.....	778 68 4	13,410 18 1	1,475 95 1	631 57 5
Defiance	3,721	2,777 04 6	5,123 92 9	.....	139 59 6	669 19 1	338 69 0	5,462 61 9	138 85 2	256 19 7
Delaware	9,000	11,954 70 6	12,393 27 0	.....	.....	.....	.....	13,202 05 7	597 73 5	619 66 3
Erie	7,947	11,176 13 7	10,943 25 8	762 67 0	.....	.....	3,095 45 1	11,705 92 8	558 80 7	547 16 3
Fairfield	11,601	17,932 83 7	15,974 92 5	.....	.....	.....	.....	19,070 37 6	896 64 1	748 74 6
Fayette	5,137	8,312 24 2	7,073 90 2	.....	569 58 5	.....	.....	7,643 38 8	415 61 2	353 69 0
Franklin	14,809	33,272 49 9	20,392 43 8	.....	397 39 0	312 59 2	449 17 7	21,551 59 7	1,663 62 5	1,019 62 3

Fulton.....	4,058	49 5	\$2,009 27 1	\$5,587 98 8	.....	.....	.....	.....	.....	\$214 19 4	\$5,802 18 2	\$100 46 3	\$379 39 9
Gallia.....	7,115	72 3	5,142 27 0	9,797 56 9	.....	.....	.....	.....	.....	577 65 9	10,375 22 8	257 11 3	489 87 9
Geauga.....	6,416	23 0	7,693 90 0	8,835 02 5	.....	.....	.....	.....	.....	.....	9,450 75 5	394 69 5	441 75 1
Greene.....	8,738	19 2	19,151 61 6	12,032 48 9	.....	.....	.....	.....	.....	.....	12,876 08 2	957 58 0	601 62 4
Guernsey.....	10,396	99 7	10,364 47 1	14,315 60 4	.....	.....	.....	.....	.....	.....	15,498 03 8	518 22 4	715 78 1
Hamilton.....	56,108	64 5	148,425 82 7	77,262 40 0	.....	.....	.....	.....	.....	.....	85,511 29 9	7,421 29 2	3,863 12 0
Hancock.....	8,131	77 2	6,252 22 0	11,196 63 1	.....	.....	.....	.....	.....	.....	12,390 21 8	314 11 0	559 83 1
Hardin.....	4,185	92 9	3,886 20 7	5,762 70 6	.....	.....	.....	.....	.....	.....	6,112 04 0	194 31 0	288 13 5
Harrison.....	7,808	44 6	11,292 72 2	10,751 85 1	.....	.....	.....	.....	.....	.....	12,609 07 2	564 63 6	537 59 3
Henry.....	2,347	64 1	1,503 42 1	3,231 89 0	.....	.....	.....	.....	.....	.....	3,231 89 0	75 17 1	161 59 5
Highland.....	10,402	29 8	13,506 12 8	14,323 86 6	.....	.....	.....	.....	.....	.....	15,477 23 6	675 30 6	716 19 3
Hocking.....	6,582	57 4	3,776 63 1	9,063 61 2	.....	.....	.....	.....	.....	.....	9,661 97 0	188 83 2	453 18 1
Holmes.....	8,072	96 6	7,799 04 5	11,115 38 6	.....	.....	.....	.....	.....	.....	12,193 27 4	389 95 2	555 76 9
Huron.....	10,408	37 7	14,339 84 9	14,332 12 9	.....	.....	.....	.....	.....	.....	15,330 96 9	716 99 2	716 60 6
Jackson.....	6,079	58 7	3,566 16 1	8,370 96 6	.....	.....	.....	.....	.....	.....	8,553 39 8	178 30 8	418 54 8
Jefferson.....	11,199	61 4	18,075 44 1	15,421 35 9	.....	.....	.....	.....	.....	.....	20,426 63 3	903 77 2	771 05 8
Knox.....	11,347	28 2	14,542 98 6	15,625 16 0	.....	.....	.....	.....	.....	.....	16,583 11 8	727 14 9	781 25 8
Lake.....	5,652	23 1	7,241 18 8	7,783 97 4	.....	.....	.....	.....	.....	.....	8,325 38 5	362 06 0	389 14 9
Lawrence.....	7,051	77 8	5,488 09 4	9,709 43 9	.....	.....	.....	.....	.....	.....	9,951 56 7	274 40 4	485 47 2
Licking.....	14,740	49 7	22,060 41 8	20,297 42 3	.....	.....	.....	.....	.....	.....	21,607 83 1	1,103 02 1	1,014 87 1
Logan.....	8,214	23 9	10,176 94 8	11,310 92 5	.....	.....	.....	.....	.....	.....	12,170 74 9	508 84 8	565 54 6
Lorain.....	10,421	18 5	12,356 11 6	14,350 03 0	.....	.....	.....	.....	.....	.....	15,359 12 2	617 80 5	717 50 2
Lucas.....	5,930	07 7	6,387 99 4	8,165 78 8	.....	.....	.....	.....	.....	.....	8,466 84 9	319 39 9	408 28 9
Madison.....	4,551	12 0	9,647 74 8	6,266 86 4	.....	.....	.....	.....	.....	.....	6,771 48 4	482 38 7	313 34 3
Mahoning.....	9,190	48 3	13,633 77 0	12,654 90 6	.....	.....	.....	.....	.....	.....	14,296 13 1	681 68 8	632 74 6
Marion.....	5,529	1 50 5	8,318 12 0	7,613 59 9	.....	.....	.....	.....	.....	.....	8,100 07 8	415 90 6	380 68 0
Medina.....	9,232	11 9	10,332 03 0	12,712 59 1	.....	.....	.....	.....	.....	.....	13,598 72 7	516 60 1	635 63 7
Meigs.....	7,846	69 5	5,457 36 7	10,804 17 8	.....	.....	.....	.....	.....	.....	11,511 06 0	272 86 7	540 20 9
Mercer.....	4,414	73 5	3,242 98 9	6,078 21 1	.....	.....	.....	.....	.....	.....	7,110 79 8	162 15 0	303 91 0
Miami.....	10,716	52 7	16,366 77 6	14,756 25 4	.....	.....	.....	.....	.....	.....	16,644 07 8	818 33 8	737 81 3
Monroe.....	9,980	50 2	5,011 16 1	13,742 76 0	.....	.....	.....	.....	.....	.....	14,504 15 5	250 55 8	687 13 8
Montgomery.....	15,730	2 15 4	33,880 30 7	21,660 68 2	.....	.....	.....	.....	.....	.....	26,286 73 5	1,694 01 5	1,083 03 4
Morgan.....	9,110	55 9	5,087 52 5	12,544 74 4	.....	.....	.....	.....	.....	.....	13,264 51 4	254 37 6	627 23 7
Morrow.....	8,166	01 7	8,305 46 9	11,244 82 7	.....	.....	.....	.....	.....	.....	12,448 91 0	415 27 3	562 24 1
Muskingum.....	17,579	58 2	27,805 28 1	24,206 81 5	.....	.....	.....	.....	.....	.....	25,953 12 8	1,390 26 5	1,210 34 1
Noble.....	8,278	69 0	5,711 59 2	11,399 05 1	.....	.....	.....	.....	.....	.....	11,537 39 0	285 57 9	569 95 3
Ottawa.....	1,794	86 9	1,559 49 1	2,470 39 2	.....	.....	.....	.....	.....	.....	2,689 14 9	77 97 5	123 51 9
Paulding.....	1,277	80 2	1,024 46 5	1,758 46 8	.....	.....	.....	.....	.....	.....	1,852 37 0	51 22 3	87 92 4
Perry.....	8,630	97 9	8,459 83 3	11,869 99 9	.....	.....	.....	.....	.....	.....	13,013 31 9	421 99 2	593 50 0
Pickaway.....	8,296	2 47 0	20,495 82 9	11,423 84 1	.....	.....	.....	.....	.....	.....	14,594 51 7	1,024 79 1	571 19 2
Pike.....	4,560	07 3	4,894 22 0	6,279 25 7	.....	.....	.....	.....	.....	.....	6,629 39 1	244 71 1	313 96 3
Portage.....	9,209	1 59 5	14,686 99 5	12,681 07 0	.....	.....	.....	.....	.....	.....	13,564 84 9	734 34 9	634 05 3

TABULAR STATEMENT—Continued.

COUNTIES.	No. of youth in Army between each Co. Comd't, of 5 and Youth of 5 years, collected in Oct., 1853.	Total amount of Common School tax collections of 1853.		Interest paid by the State to each County on School and Trust Funds standing to its credit at the State Treasury in the year 1853.			Total School Funds paid from the State Treasury to each County for the year 1854.	District School Library Fund collected in 1853.			
		Paid by each County into State Treasury.	Paid to each County from State Treasury.	Western Reserve School Fund.	Virginia Military School Fund.	U. States Military School Fund.			Sec's 16 and 29 Funds.		
Preble.....	8,390.1 87 2	\$15,707 62 7	\$11,553 98 2	.....	.....	.....	\$3,454 50 3	\$15,007 78 5	\$785 38 2	\$577 66 4	\$577 66 4
Putnam.....	3,792 65 4	2,495 54 9	5,921 69 8	.....	.....	.....	535 88 0	5,757 57 8	124 77 7	261 08 5	261 08 5
Richland.....	12,167.1 24 7	15,168 84 2	16,754 32 4	.....	.....	.....	2,403 45 3	19,157 77 8	758 44 2	837 71 6	837 71 6
Ross.....	12,343.1 86 4	23,022 45 7	17,004 94 4	.....	\$1,032 50 5	.....	1,016 25 0	19,053 69 9	1,151 12 3	850 24 7	850 24 7
Sandusky.....	7,274.1 96 2	7,001 79 3	10,016 51 7	.....	.....	.....	584 68 1	10,601 19 8	350 09 0	500 82 6	500 82 6
Scioto.....	7,780.1 21 3	9,433 18 3	10,713 29 4	.....	.....	.....	85 09 8	10,954 85 2	471 65 9	535 66 5	535 66 5
Seneca.....	11,120.1 27 4	14,171 92 2	15,312 57 4	.....	156 46 0	.....	2,063 00 0	17,375 57 4	708 59 7	765 62 9	765 62 9
Shelby.....	6,114.1 13 2	6,923 73 7	8,419 16 5	.....	.....	.....	448 38 0	8,867 54 5	346 18 6	420 95 8	420 95 8
Stark.....	16,116.1 58 0	25,457 78 4	22,192 21 6	.....	.....	.....	3,658 40 0	25,850 61 6	1,272 88 9	1,109 61 1	1,109 61 1
Summit.....	10,689.1 43 6	15,239 24 6	14,719 07 4	.....	.....	.....	558 70 1	16,163 95 3	761 96 3	735 95 4	735 95 4
Trumbull.....	12,241.1 35 8	16,694 74 5	16,858 97 9	\$986 17 8	.....	.....	.....	18,033 92 5	831 28 7	842 94 9	842 94 9
Tuscarawas.....	13,036.1 02 8	13,397 27 9	17,950 96 3	1,174 94 6	.....	.....	.....	19,246 84 3	669 86 4	897 54 8	897 54 8
Union.....	5,763 87 5	5,021 44 2	7,985 82 4	.....	.....	.....	.....	8,574 82 9	251 07 2	396 79 1	396 79 1
Van Wert.....	2,840 54 3	1,541 92 7	3,910 76 6	.....	639 00 5	.....	.....	4,029 13 0	77 09 6	195 53 8	195 53 8
Vinton.....	4,494 57 1	2,565 59 3	6,186 37 3	.....	.....	.....	.....	6,339 82 9	128 28 0	309 41 9	309 41 9
Warren.....	9,652.2 07 1	19,989 21 0	13,291 09 4	.....	.....	.....	.....	16,315 51 2	999 46 1	664 55 5	664 55 5
Washington.....	12,273 80 9	9,932 37 8	16,900 29 0	.....	383 86 3	.....	.....	18,257 44 8	496 61 9	845 01 5	845 01 5
Wayne.....	12,428.1 28 2	15,941 92 7	17,113 72 9	.....	.....	.....	.....	21,766 56 8	797 09 7	855 68 6	855 68 6
Williams.....	4,547 53 8	2,448 74 4	6,261 35 6	.....	.....	.....	.....	6,612 38 5	122 43 7	318 06 8	318 06 8
Wood.....	4,888 66 9	3,268 90 5	6,730 92 3	.....	.....	.....	.....	6,998 00 2	163 44 5	336 54 6	336 54 6
Wyandot.....	5,094.1 14 8	5,850 39 6	7,014 59 1	.....	.....	.....	.....	8,105 26 3	292 51 9	350 73 0	350 73 0
Total.....	811,957.1 37	71,118,263 26	51,118,080 02	11,666 60	2,118,147 70	3,389 50	184,225 43	71,233,285 26	3,555,913 16	0,555,904 45	1

Balance of State Common School Fund unapportioned Nov. 15, 1853.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$1,481 71 7
Amount of State Common School Tax collected in 1853, and paid into the State Treasury during the fiscal year ending November 15, 1854.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,118,263 96 5
Total amount of State Common School Fund subject to disbursement in the year 1854.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$1,118,684 98 3
Amount of State Common School Fund apportioned to Counties at the rate of \$1 37 7/100-10/100 to each youth, during fiscal year ending Nov. 15, '54.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,118,080 02 0
Balance of State Common School Fund in State Treasury, unapportioned November 15, 1854.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$1,908 96 2

* Including Moravian School Fund.

Balance of State Common School Fund unapportioned Nov. 15, 1853.

Amount of State Common School Tax collected in 1853, and paid into the State Treasury during the fiscal year ending November 15, 1854. \$1,421 71 7

Total amount of State Common School Fund subject to disbursement in the year 1854. 1,118,503 80 5

Amount of State Common School Fund apportioned to Counties at the rate of \$1.37 7,030-10-00 to each youth, during fiscal year ending Nov. 15, '54. \$1,118,080 02 0

Balance of State Common School Fund in State Treasury, unapportioned November 15, 1854. \$1,421 71 7

STATE COMMON SCHOOL AND TRUST FUNDS—assessed in 1864 and disbursed in 1866.

TABULAR STATEMENT exhibiting the amount of State Common School Fund collected and paid into the State Treasury on the duplicate of the year 1854, by each County of Ohio; also, the amount of said fund apportioned and paid to each County from the State Treasury; also, the amount of interest paid by the State in 1855, to each County, on the proceeds of sales of School and Ministerial lands belonging to said Counties and loaned to the State forever.

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TABULAR STATEMENT—Continued.

COUNTIES.	Number of youth in each county between the ages of 5 and 21 years, October, 1854.	Average amt. of school tax per youth collected in 1854.	Total amount of Common School tax collections of 1854.		Interest paid by the State to each County on School and Trust Funds standing to its credit at the State Treasury in the year 1854.			Total School Funds paid from the State Treasury to each county for the year 1855.		District School Library Fund collected in 1854.	
			Paid by each county into State Treas., ry.	Paid to each County for year 1855.	Western Re-serve School Fund.	Virginia Military School Fund.	U. States Military School Fund.	Sec's 16 and 29 Funds.	Paid by each county into State Treasury.	Amount to which each county is entitled if expended according to enumeration of youth.	
Fulton.....	4,531	40	\$1,806 78	\$6,705 88	.....	.....	.....	\$442 17	\$7,148 05	\$118 54	\$447 04
Gallia.....	7,343	78	5,729 55	10,867 64	.....	.....	.....	595 48	11,463 12	380 21	724 48
Geauga.....	6,399	37	8,743 26	9,470 52	\$739 83	.....	.....	.....	10,210 35	581 64	631 34
Greene.....	8,991	23	20,046 06	13,306 68	.....	\$659 80	.....	273 14	14,239 62	1,334 12	887 07
Guernsey.....	10,435	96	9,990 89	15,443 80	.....	.....	\$652 28	469 21	16,565 29	663 22	1,029 54
Hamilton.....	57,055	2 62	149,620 73	84,441 40	.....	145 36	.....	8,503 15	93,089 91	9,924 97	5,629 16
Hancock.....	8,335	93	7,787 45	12,335 80	.....	.....	.....	1,417 13	13,752 93	518 01	822 35
Hardin.....	4,207	1 15	4,841 16	6,226 36	.....	129 23	.....	427 96	6,783 55	320 45	415 07
Harrison.....	7,496	1 57	11,789 65	11,094 08	.....	.....	.....	1,944 26	13,038 34	785 18	739 57
Henry.....	2,608	66	1,708 46	3,859 84	.....	.....	.....	.....	3,859 84	111 90	257 31
Highland.....	10,306	1 50	15,498 88	15,252 88	.....	1,163 10	.....	.....	16,415 08	1,030 89	1,016 81
Hocking.....	6,640	58	3,882 83	9,827 20	.....	.....	474 12	610 34	13,091 70	239 97	800 45
Holmes.....	8,113	45	3,612 68	12,107 24	1,165 42	.....	.....	.....	16,083 82	1,057 42	994 51
Huron.....	10,080	1 58	15,902 43	14,918 40	.....	.....	.....	182 43	21,346 70	322 71	616 84
Jackson.....	10,697	1 43	15,280 92	9,252 96	.....	.....	943 43	5,515 14	9,435 39	1,108 89	1,055 39
Knox.....	10,951	1 41	15,461 92	16,207 48	.....	.....	.....	.....	17,150 91	1,027 70	1,080 45
Lake.....	5,568	1 43	7,984 90	8,240 64	643 75	.....	.....	.....	8,884 39	531 34	549 35
Lawrence.....	7,904	1 03	8,134 49	11,687 92	.....	.....	.....	.....	12,025 68	540 58	779 83
Licking.....	14,326	1 72	24,630 86	21,202 48	.....	.....	.....	327 16	22,492 99	1,636 08	1,413 43
Logan.....	8,282	1 32	10,923 74	12,257 36	.....	1,099 06	.....	191 45	13,116 03	726 66	817 12
Lorain.....	10,713	1 28	13,732 64	15,855 44	.....	.....	.....	345 23	17,093 83	913 88	1,056 97
Lucas.....	6,078	1 32	8,022 63	8,995 44	1,238 59	.....	.....	.....	9,315 54	531 06	599 67
Madison.....	3,895	3 13	12,181 92	5,764 60	.....	439 23	.....	390 10	6,203 83	810 49	384 29
Mahoning.....	9,047	1 55	14,016 64	13,389 56	634 27	.....	.....	1,227 53	15,251 36	928 44	892 60
Marion.....	5,354	1 92	10,307 29	7,923 92	.....	58 75	46 30	413 41	8,442 38	685 04	528 24
Medina.....	8,980	1 33	11,981 58	13,390 40	1,038 22	.....	.....	.....	14,398 62	797 85	885 99
Meigs.....	8,276	77	6,342 09	12,248 48	.....	.....	.....	746 11	12,994 59	491 30	816 53
Mercer.....	4,749	72	3,441 55	7,028 52	.....	.....	.....	161 76	7,180 28	225 94	468 54
Miami.....	10,511	1 66	17,470 77	15,556 28	.....	.....	.....	1,944 60	17,500 88	1,161 40	1,037 04

Monroe.....	10,178	\$5,850 88	\$15,063 44	.....	.....	.....	\$945 26	\$16,008 70	\$387 51	\$1,004 18
Montgomery.....	18,925	34,704 51	33,569 00	.....	.....	.....	4,709 46	28,278 46	2,293 40	1,571 19
Morgan.....	8,949	8,226 55	13,244 52	.....	.....	.....	768 47	14,012 99	546 10	862 93
Morrow.....	7,946	9,681 33	11,751 20	.....	.....	.....	.....	13,016 19	640 73	783 38
Muskingum.....	17,454	26,416 19	25,831 92	.....	.....	.....	.....	27,635 26	1,757 97	1,792 05
Noble.....	8,248	5,696 70	12,207 04	.....	.....	.....	.....	12,349 45	380 28	813 77
Ottawa.....	1,919	2,436 15	2,840 12	.....	.....	.....	.....	3,204 82	161 23	189 33
Paulding.....	1,522	1,222 50	2,252 56	.....	.....	.....	.....	2,374 13	78 89	150 16
Perry.....	8,976	7,940 06	12,248 48	.....	.....	.....	.....	13,449 96	527 75	816 53
Pickaway.....	8,283	20,908 89	12,258 84	.....	.....	.....	.....	15,374 49	1,391 19	817 22
Pike.....	4,634	4,697 56	6,858 32	.....	.....	.....	.....	7,219 96	311 81	457 20
Portage.....	9,009	16,119 95	13,333 32	.....	.....	.....	.....	14,374 90	1,072 91	888 85
Preble.....	8,206	15,118 98	12,144 88	.....	.....	.....	.....	15,661 87	1,043 97	809 62
Putnam.....	4,031	2,971 18	5,965 88	.....	.....	.....	.....	6,553 90	1,963 33	397 71
Richland.....	11,884	15,755 93	17,588 32	.....	.....	.....	.....	20,022 48	1,048 56	1,172 50
Ross.....	12,023	24,064 46	17,794 84	.....	.....	.....	.....	19,826 91	1,602 15	1,186 21
Sandusky.....	7,285	7,523 33	10,781 80	.....	.....	.....	.....	11,447 07	500 07	718 75
Scioto.....	7,706	9,063 48	11,404 88	.....	.....	.....	.....	11,697 57	602 93	760 29
Seneca.....	12,377	15,310 83	18,317 96	.....	.....	.....	.....	20,641 88	1,018 49	1,221 14
Shelby.....	6,209	7,006 84	9,189 32	.....	.....	.....	.....	9,759 69	465 14	612 59
Stark.....	15,962	23,602 11	23,623 76	.....	.....	.....	.....	27,400 02	1,568 97	1,574 84
Summit.....	10,435	16,294 81	15,443 80	.....	.....	.....	.....	17,058 01	1,083 29	1,029 54
Trumbull.....	11,967	17,173 23	17,711 16	.....	.....	.....	.....	19,094 73	1,131 85	1,180 69
Wayne.....	12,737	15,075 53	16,850 76	.....	.....	.....	.....	20,128 65	1,003 65	1,256 66
Tuscarawas.....	12,737	15,075 53	16,850 76	.....	.....	.....	.....	9,317 70	430 22	577 17
Union.....	5,850	6,485 58	8,658 00	.....	.....	.....	.....	4,736 75	147 97	295 10
Van Wert.....	2,991	2,246 40	4,426 68	.....	.....	.....	.....	7,064 76	240 61	480 75
Vinton.....	4,670	3,623 58	6,911 60	.....	.....	.....	.....	17,306 94	1,310 79	932 26
Warren.....	9,449	19,683 25	13,984 52	.....	.....	.....	.....	19,812 37	725 25	1,292 72
Washington.....	12,393	10,920 44	18,341 64	.....	.....	.....	.....	23,151 43	1,188 00	1,231 70
Wayne.....	12,484	17,850 94	18,476 32	.....	.....	.....	.....	8,205 07	1,196 82	513 73
Williams.....	5,207	2,977 85	7,706 36	.....	.....	.....	.....	8,305 42	279 78	519 16
Wood.....	5,262	4,265 10	7,787 76	.....	.....	.....	.....	9,085 91	447 43	508 70
Wyandot.....	5,156	6,767 86	7,630 88	.....	.....	.....	.....	.....	629 78	.....
O.L.I. & T. Co.	.....	12,595 53	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	816,408	1,908,043 82	1,208,283 84	14,009 63	11,912 56	7,338 78	91,945 24	1,333,540 05	80,548 54	80,548 54

† Delinquencies of 1852 and 1853.

† Including Moravian School Fund.

* Partial payment.

Amount of State Common School Fund in the State Treasury, November 15, 1854, not apportioned..... \$1,595 96 2
 Amount of State Common School Fund collected on the Grand Duplicate of Ohio for 1854, including delinquencies, paid into State Treasury in 1855..... 1,208,043 82 0
 Amount of State Common School Fund subject to disbursement from State Treasury in the year 1855..... \$1,309,639 76 2
 Amount of State Common School Fund apportioned to Counties at \$1 45 for each youth in the year 1855..... \$1,208,283 84 0
 Balance remaining in State Treasury, and not apportioned..... \$1,356 14 2

SURPLUS REVENUE FUND.

GENERAL ABSTRACT exhibiting the condition of the Surplus Revenue Fund on the 15th day of November, 1854.

COUNTIES.	Whole amount received by each county under original act of March, 1837.	Amount held by each county subsequent to re-apportionment of 1840.	Amount of loan repaid State previous to Nov. 15, 1854, under act of March 13, 1843.	Amount of loan due by county on the 15th day of Nov. 1854.	Total amount of interest paid to State previous to Nov. 15, 1854.
Adams	\$19,682 32	\$19,682 32	\$10,282 32	\$9,400 00	\$16,618 37
Allen	8,422 03	10,707 44	10,707 44	.....	5,678 80
Ashtabula	33,797 67	33,384 01	33,277 04	106 97	20,349 00
Athens	17,728 41	30,322 78	30,058 56	264 22	19,182 11
Belmont	48,030 94	40,471 74	38,494 18	1,977 56	24,942 80
Brown	25,687 24	25,687 24	25,687 15	09	13,443 71
Butler	43,095 61	40,251 12	27,459 61	12,791 51	31,861 43
Carroll	26,689 47	22,642 11	19,801 04	2,841 06	14,531 49
Champaign	25,266 13	24,296 83	18,600 00	6,296 83	20,110 91
Clark	27,093 72	25,351 72	10,600 00	14,751 72	21,231 35
Clermont	35,667 37	30,922 61	30,813 92	108 69	18,638 96
Clinton	19,926 55	19,926 55	19,926 55	.....	10,901 14
Columbiana	57,438 37	52,220 27	52,220 27	.....	28,539 57
Coshocton	24,306 03	27,730 38	25,555 98	2,174 40	15,502 55
Crawford	13,332 09	15,974 96	14,898 45	1,076 51	9,557 30
Cuyahoga	49,866 94	39,044 54	33,075 77	5,968 77	25,356 78
Darke	14,073 24	15,974 96	14,604 29	1,370 67	9,549 15
Delaware	25,678 81	24,545 04	17,709 60	6,835 44	15,741 89
Erie .....	.....	15,492 35	15,492 35	.....	6,342 15
Fairfield	41,470 17	43,346 82	43,346 82	.....	27,798 25
Fayette	14,485 92	14,485 92	1,310 78	13,175 14	12,270 09
Franklin	34,623 03	36,838 24	36,838 24	.....	20,672 04
Gallia	14,173 79	14,173 79	14,173 79	.....	7,125 60
Geauga	44,384 19	28,626 36	28,457 82	168 54	26,755 60
Greene	28,028 58	28,028 58	24,516 56	3,512 02	22,983 16
Guernsey	35,119 93	32,977 24	30,454 91	2,522 33	20,675 90
Hamilton	89,282 14	101,165 56	101,165 56	.....	69,528 41
Hancock	8,523 10	11,707 17	828 04	10,879 13	9,245 23
Hardin	4,211 01	4,950 38	4,950 38	.....	2,981 82
Harrison	31,144 72	26,723 76	26,723 76	.....	15,706 88
Henry	4,211 01	4,211 01	1,698 04	2,512 97	3,223 64
Highland .....	.....	28,516 38	.....	28,516 38	25,678 63
Hocking	8,422 03	8,422 03	8,422 03	.....	6,673 21
Holmes	20,768 76	18,960 35	18,465 49	494 86	12,348 98
Huron	45,858 04	27,668 35	27,667 85	50	18,745 13
Jackson .....	.....	11,914 00	10,228 51	1,685 49	8,838 41
Jefferson	42,135 51	35,748 89	33,368 18	2,380 71	20,964 68
Knox	30,572 02	35,100 79	32,636 29	2,464 50	24,562 61
Lake .....	.....	18,144 83	1,057 83	17,087 00	12,811 51
Licking	54,970 71	56,812 08	53,204 10	3,607 98	34,943 45
Logan	17,475 75	18,525 99	14,500 00	4,025 99	13,322 93
Lorain	20,684 55	25,489 62	25,489 62	.....	14,286 67
Lucas	8,422 03	8,422 03	8,422 03	.....	5,742 75
Madison	14,115 34	11,900 21	10,840 77	1,059 44	7,054 85
Marion	20,760 34	18,436 37	17,721 17	715 20	11,764 76
Medina	29,039 22	24,076 21	24,042 90	33 31	13,664 09
Meigs	12,750 97	14,609 81	13,463 55	1,146 26	9,182 99
Mercer .....	.....	5,000 00	5,000 00	.....	7,034 63
Miami	32,669 11	32,669 11	19,717 21	12,951 90	23,763 69
Monroe	20,970 90	20,970 90	17,249 90	3,721 00	13,503 79
Montgomery	45,756 99	43,422 66	42,402 47	1,020 19	25,949 94
Morgan	23,876 50	24,924 25	23,310 58	1,613 67	14,422 54
Muskingum	53,193 66	53,193 66	52,236 94	956 72	31,963 06
Ottawa .....	.....	2,875 00	2,875 00	.....	1,125 49
Paulding	4,207 00	4,207 00	4,207 00	.....	1,369 64
Perry	25,788 30	25,788 30	23,421 81	2,366 49	13,864 90
Pickaway	27,801 18	26,882 33	11,387 06	15,495 27	23,075 92
Pike	9,289 51	9,659 44	9,659 44	.....	5,968 99

GENERAL ABSTRACT—Continued.

COUNTIES.	Whole amount received by each county under original act of March, 1837.	Amount held by each county subsequent to re-apportionment of 1840.	Amount of loan repaid State previous to Nov. 15, 1854, under act of March 13, 1843.	Amount of loan due by county on the 15th day of Nov. 1854.	Total amount of interest paid to State previous to Nov. 15, 1854.
Portage	\$53,833 74	\$34,859 48	\$34,859 48	.....	\$22,498 92
Preble	30,445 69	26,241 14	25,466 70	\$774 44	14,806 96
Putnam	4,211 01	6,474 10	6,024 89	449 21	3,645 21
Richland	53,252 61	54,874 71	48,922 25	5,952 46	34,705 89
Ross	39,280 42	39,280 42	28,280 42	11,000 00	30,153 78
Sandusky.	15,959 77	12,879 17	12,879 17	.....	8,367 36
Scioto.....	11,580 31	15,768 13	5,227 93	10,540 20	11,376 04
Seneca.....	23,817 55	21,607 91	17,919 94	3,687 97	14,781 20
Shelby	12,237 22	17,222 90	17,222 90	.....	8,136 64
Stark	53,421 06	48,028 31	46,783 76	1,244 55	29,478 19
Summit.....	.....	29,330 02	23,830 03	5,499 99	13,015 25
Trumbull	57,438 37	51,454 95	51,454 95	.....	26,805 20
Tuscarawas...	29,022 37	30,088 37	15,421 29	14,667 08	22,616 91
Union	8,733 66	9,383 65	7,839 65	1,544 00	6,422 63
Warren	36,998 05	32,949 62	30,031 72	2,917 90	22,637 73
Washington ...	21,787 83	26,248 02	8,506 55	17,741 47	19,728 78
Wayne.....	43,499 88	43,499 88	40,997 44	2,502 44	25,685 60
Williams	4,214 02	4,214 02	2,602 69	1,521 33	4,091 88
Wood.....	10,872 85	10,872 85	10,412 90	459 95	8,631 87
Total.....	1,945,575 36	1,989,482 04	1,708,901 62	280,580 42	1,297,260
Canal Fund					
Commis'ers..	61,683 02	16,806 43	.....	16,806 43	....
Balance in State Treasury undistributed..	1 96	971 87	971 87	.....	.....
	2,007,260 34	2,007 260 34	1,709,873 49	297,386 85	1,297,260 06

NOTE.—This fund arises from the Surplus Revenue which had accumulated in the Treasury of the United States to the years 1836-7. By act of Congress, the gross surplus then on hand, was apportioned among all the States of the Union, and placed on deposit, without interest, in their respective State Treasuries. Under an act of the Ohio Legislature, the amount falling to the lot of said State, was apportioned among all the counties, and loaned to them at 5 per cent. interest, the principal being subject to recall at the pleasure of the State. In 1843, the Legislature passed an act requiring its entire repayment into the State Treasury not later than the year 1852.

GRAND DUPLICATE OF OHIO FOR 1854.

TABULAR STATEMENT exhibiting the number of Acres of land, and the value thereof, in the several Counties; the value of Real Property in Cities and Towns; the value of Personal Property, Monies and Credits; and the total value of Taxable Property; the amount of Tax levied by the General Assembly, for the payment of the principal and interest of the State Debt, for the payment of the expenses of the State Government, for the support of State-Common Schools, and for the purchase of District School Libraries; and the total amount of State Tax; and the total amount of all taxes on the Grand Duplicate of the State of Ohio for the year eighteen hundred and fifty-four.

COUNTIES.	Acres of Land.	Value of Lands.	Value of Real Estate in Cities and Towns.	Value of Personal Property, Monies and Credits.	STATE TAX OF 1854.					Total Tax.	Total Taxes for all purposes including Delinquencies of 1853.
					Total value of taxable property.	State Debt or Sinking Fund Tax.	General Revenue Tax for support of State Government.	State Common School Tax.	District School Library Tax.		
Adams.....	284,192	\$2,718,573	\$193,344	\$1,637,299	\$4,549,216	\$5,686,520	\$3,184,451	\$6,823,624	\$454,921	\$16,149,716	\$38,603,584
Allen.....	251,417	2,142,754	330,011	1,079,759	3,552,524	4,440,655	2,486,767	5,328,786	355,252	12,611,460	42,807,377
Ashland....	267,636	5,153,307	346,893	2,924,992	7,735,192	9,668,990	5,414,634	11,602,788	773,519	27,459,931	67,133,020
Ashabula....	443,911	5,746,957	187,223	3,524,315	9,456,488	11,820,610	6,619,542	14,184,732	945,648	33,570,532	83,864,311
Athens.....	314,192	2,236,954	383,804	1,666,835	4,387,583	5,484,492	3,071,315	6,581,389	438,759	15,575,955	55,339,085
Auglaize....	244,412	1,892,965	387,053	976,711	3,256,729	4,070,911	2,279,710	4,885,093	325,673	11,561,387	41,041,252
Belmont....	336,900	7,617,425	771,475	3,959,205	12,348,105	15,435,131	8,643,674	18,522,158	1,234,810	43,835,773	102,559,111
Brown.....	311,480	5,395,914	721,371	2,841,066	8,958,351	11,197,939	6,270,845	13,437,527	789,835	31,802,146	94,189,989
Buier.....	293,349	10,723,400	1,721,610	5,177,929	17,692,239	22,027,799	12,335,869	26,433,361	1,762,224	62,558,958	133,207,091
Carroll.....	249,827	3,315,931	152,816	1,568,280	5,037,027	6,236,284	3,525,919	7,555,541	503,702	17,681,446	37,533,066
Champaign	266,982	6,168,800	674,700	4,118,469	10,961,969	13,702,461	7,673,307	16,442,954	1,096,197	38,914,990	88,542,814
Clark.....	249,219	6,598,908	2,204,766	4,481,907	13,285,581	16,606,976	9,299,870	19,928,377	1,328,558	47,163,813	126,372,514
Clermont....	280,086	6,973,549	778,085	3,555,573	11,307,307	14,134,134	7,915,115	15,360,961	1,130,730	40,140,840	91,906,321
Columbiana	258,733	5,158,222	305,950	3,184,869	8,649,041	10,811,301	6,054,329	12,973,561	864,904	30,704,095	71,502,807
Coshocton...	336,495	6,194,758	758,894	3,982,763	10,936,415	13,670,518	7,655,491	16,404,692	1,093,642	38,824,247	86,623,924
Crawford....	350,608	5,459,512	424,462	2,678,568	8,562,542	10,703,177	5,993,779	12,843,814	856,254	30,397,024	83,856,945
Cuyahoga....	255,541	4,033,981	516,276	2,572,492	7,122,749	8,903,436	4,965,923	10,684,121	712,272	25,285,752	67,050,757
Darke.....	279,212	9,898,886	17,354,854	12,436,595	39,630,335	49,537,919	27,741,934	59,445,502	3,963,034	140,667,689	540,237,394
Defiance....	373,966	4,363,278	335,715	2,787,825	7,466,818	9,358,522	5,240,772	11,230,297	748,682	26,578,903	75,598,917
Delaware....	246,898	1,208,913	177,763	699,328	2,081,914	2,602,392	1,457,340	3,122,827	208,191	7,390,794	30,063,530
Erle.....	286,147	4,431,015	752,169	2,951,238	8,134,412	10,168,015	5,694,068	12,201,618	813,441	28,877,162	96,662,201
Fairfield....	156,325	3,893,446	2,175,392	3,210,377	9,279,215	11,599,019	6,495,450	13,918,820	927,992	32,941,213	10,696,716
Fayette....	314,715	7,816,189	1,046,298	4,510,468	13,373,955	16,716,194	9,361,068	20,059,432	1,327,294	47,473,988	115,409,928
Franklin....	252,795	4,671,260	194,232	2,658,040	7,523,532	9,404,415	5,266,472	11,285,298	752,353	26,708,638	61,163,931
Fulton.....	334,606	10,890,128	6,265,563	9,389,562	26,485,273	33,106,592	18,539,629	39,727,908	2,648,530	94,022,720	233,583,493
Gallia.....	257,238	832,460	16,039	399,835	1,248,034	1,560,042	873,694	1,872,051	124,803	4,430,520	31,217,174
	284,244	1,986,951	498,731	1,450,666	3,936,348	4,920,435	5,755,444	5,904,522	393,634	13,974,035	31,895,417

Geauga	256,184	4,096,330	118,463	1,810,770	6,025,563	7,531,954	4,217,894	9,038,345	602,556	21,390,749	48,554,446
Greene	256,078	7,765,802	1,242,280	5,059,557	14,067,639	17,584,549	9,847,347	21,101,458	1,406,764	49,340,118	119,565,837
Guernsey	320,268	2,757,162	480,074	2,721,394	7,358,639	9,196,287	5,151,047	11,037,945	735,863	26,123,136	60,827,779
Hamilton	250,034	21,079,847	58,935,950	37,812,899	117,821,626	147,977,032	82,475,138	176,739,439	11,782,163	418,266,772	1,894,433,557
Hancock	338,359	3,379,539	394,188	1,788,056	5,391,783	6,739,729	3,774,248	8,087,674	539,178	19,140,829	49,200,976
Hardin	385,669	2,035,189	249,241	1,309,099	3,593,529	4,491,912	2,515,471	5,390,293	359,353	12,757,028	62,514,172
Harrison	255,265	4,632,360	327,708	2,831,852	7,781,920	9,727,399	5,447,344	11,673,880	778,192	27,625,815	81,514,386
Henry	250,347	805,322	40,988	383,568	1,179,876	1,474,845	895,913	1,769,814	117,987	4,188,559	20,996,032
Highland	239,735	6,296,304	865,948	3,470,948	10,663,200	13,329,000	7,464,240	15,394,840	1,066,320	37,884,360	91,187,273
Hocking	250,841	1,666,859	148,220	880,433	2,695,512	3,369,390	1,886,858	4,043,268	269,551	9,569,067	28,374,140
Holmes	268,965	4,165,605	236,297	1,747,669	6,149,601	7,687,001	4,304,721	9,294,401	614,960	21,831,083	55,518,198
Huron	313,450	6,499,740	838,470	4,632,968	11,971,478	14,964,347	8,380,035	17,957,217	1,197,148	42,498,747	113,093,072
Jackson	249,493	1,939,559	263,839	1,235,330	3,438,788	4,298,485	2,407,152	5,158,182	323,878	12,207,697	99,786,278
Jefferson	257,319	5,788,005	1,130,461	4,374,342	11,292,808	14,116,010	7,904,965	16,939,212	1,129,282	40,089,469	99,786,278
Knox	329,170	6,795,139	976,442	3,559,207	11,330,788	14,163,485	7,931,551	16,998,182	1,133,078	40,224,296	95,628,610
Lake	144,916	3,158,050	310,760	2,374,638	5,843,448	7,304,309	4,090,317	8,765,172	584,345	20,744,241	50,950,065
Lawrence	266,400	1,882,164	930,356	2,905,076	5,717,536	7,146,995	4,002,410	8,576,392	571,759	20,297,465	60,592,771
Licking	429,728	10,380,348	1,409,010	4,925,080	16,714,448	20,893,060	11,700,114	25,071,672	1,671,444	59,336,290	146,398,699
Logan	289,781	4,145,230	525,736	3,028,402	7,699,368	9,624,210	5,369,557	11,549,052	769,937	37,332,756	66,147,402
Lorain	306,500	5,365,837	590,587	3,499,016	9,595,440	11,994,300	6,716,808	14,393,160	959,544	34,063,812	87,055,162
Lucas	207,805	2,155,610	1,985,870	2,062,700	6,294,180	7,780,225	4,356,926	9,336,270	622,418	22,095,839	147,064,906
Madison	287,002	5,118,670	290,963	3,062,255	8,471,894	10,589,867	5,930,326	12,707,842	847,189	30,075,224	65,920,461
Mahoning	265,617	6,217,553	439,168	3,032,807	9,689,528	12,111,910	6,782,669	14,534,292	968,953	34,397,824	79,921,185
Marion	254,410	3,894,014	480,094	2,781,175	7,155,213	8,944,016	5,008,649	10,732,820	715,521	25,401,006	58,703,488
Meigs	264,431	5,554,814	218,244	2,479,818	8,252,876	10,316,095	5,777,013	12,379,312	825,288	29,297,710	70,745,270
Meigs	261,211	2,207,491	485,200	1,674,860	4,367,551	5,459,438	3,057,286	6,551,327	436,755	15,504,806	42,339,425
Mercer	273,111	1,622,902	93,692	726,392	1,942,986	3,053,732	1,710,090	3,664,479	244,299	8,672,640	27,580,164
Miami	256,119	6,506,190	1,346,287	4,131,804	11,984,211	14,980,264	8,388,947	17,976,317	1,198,421	42,543,949	136,535,201
Monroe	286,068	2,490,638	195,026	1,407,057	4,092,721	5,115,901	2,864,904	6,139,081	409,272	14,529,158	47,489,766
Montgomery	288,109	10,069,586	3,829,886	9,288,986	25,110,401	31,388,001	17,577,281	37,663,601	2,511,040	89,141,923	231,448,637
Morgan	253,236	3,154,101	325,856	2,162,488	5,643,475	7,053,094	3,949,732	8,463,713	564,247	20,030,786	58,127,111
Morrow	211,143	2,444,671	664,316	830,395	4,665,021	8,330,395	4,665,021	9,996,477	666,431	23,658,321	53,104,506
Muskingum	418,453	9,554,518	2,696,178	7,900,449	20,151,145	25,188,931	14,105,802	30,226,717	2,015,115	71,536,565	193,123,616
Noble	251,413	2,477,541	99,479	1,370,606	3,947,626	4,934,531	2,763,339	5,921,438	394,763	14,014,072	35,610,078
Ottawa	156,171	995,892	80,123	686,828	1,762,843	2,203,554	1,233,990	2,644,264	176,284	6,258,029	22,647,979
Paulding	210,801	635,201	19,228	198,847	853,276	1,066,595	597,993	1,279,914	85,327	3,029,129	19,295,070
Perry	257,025	3,369,977	216,911	1,791,632	5,378,520	6,723,150	3,764,964	8,067,780	537,852	19,093,746	45,958,321
Pickaway	311,118	8,227,214	935,340	5,135,042	14,297,596	17,871,995	10,008,317	21,446,394	1,429,760	50,756,658	128,293,381
Pike	197,641	1,717,121	145,804	1,354,866	3,247,791	4,059,739	2,273,453	4,871,687	324,779	11,529,658	30,391,282
Portage	315,867	7,290,096	331,882	3,752,161	11,434,069	14,292,586	8,003,848	17,151,103	1,143,407	40,590,944	92,379,928
Preble	266,627	6,605,919	539,043	3,831,210	10,976,172	13,720,215	7,663,320	16,464,258	1,097,617	38,965,410	92,626,621
Putnam	264,642	1,311,440	95,377	680,658	2,087,475	2,609,344	1,461,232	3,131,213	208,747	7,410,536	28,312,222

TABULAR STATEMENT—Continued.

COUNTIES.	Acres of land.	Value of lands.	Value of Real Estate in Cities and Towns.	Value of Personal Property, Money and Credits.	Total value of Taxable Property.	STATE TAX OF 1854.					Total Taxes for all purposes including delinquencies of 1853.
						State Debtor Sinking Fund Tax.	General Revenue Tax for support of State Government.	State Common School Tax.	District School Library Tax.	Total State Tax.	
Richland ..	312,723	\$6,420,844	\$988,524	\$3,994,864	\$11,404,232	\$14,255 29 0	\$7,982 96 2	\$17,106 34 8	\$1,140 42 3	\$40,485 02 3	\$100,171 74 7
Ross	396,429	8,985,988	2,092,096	6,586,018	17,664,102	22,080 12 8	12,364 87 2	26,496 15 3	1,766 41 0	62,707 56 3	205,871 00 2
Sandusky ..	257,079	2,674,531	520,509	2,192,272	5,387 31 2	6,734 14 0	3,771 11 8	8,080 96 8	538 73 1	19,124 95 7	62,836 90 5
Scioto	264,116	2,658,255	1,211,446	2,443,258	6,312,959	7,891 19 8	4,419 07 1	9,469 43 9	631 29 6	22,411 00 4	63,733 28 3
Seneca	344,817	6,317,565	1,009,110	3,267,675	10,594,350	13,242 93 7	7,416 04 5	15,891 52 5	1,059 43 5	37,609 94 2	98,446 55 0
Shelby	251,791	2,975,206	380,870	1,505,799	4,861 87 5	6,077 34 7	3,403 31 2	7,292 81 3	486 18 8	17,259 65 7	55,601 25 0
Stark	352,011	9,180,682	1,470,523	5,908,369	16,559 57 4	20,699 46 7	11,591 70 2	24,839 36 1	1,655 95 7	58,786 48 7	125,560 10 2
Summit	261,616	6,856,780	1,387,313	3,343,446	11,587,539	14,484 42 4	8,111 97 7	17,381 30 8	1,158 75 4	41,135 76 3	97,031 82 0
Trumbull ..	397,560	7,053,284	496,400	4,461,249	12,010,933	15,013 66 6	8,407 65 3	18,016 40 0	1,201 09 3	42,638 81 2	94,355 49 0
Tuscarawas ..	269,471	6,198,061	800,831	3,360,896	10,359 78 8	12,949 73 5	7,251 85 2	15,539 68 2	1,035 97 8	36,777 24 7	86,972 51 6
Union	269,471	2,930,641	170,370	1,539,885	4,640,896	5,801 12 0	3,248 62 7	5,961 34 4	464 08 9	16,475 18 0	44,035 47 5
Van Wert ..	244,707	1,037,646	110,295	454,332	1,602,273	2,002 84 1	1,121 59 2	2,403 40 9	160 22 7	5,688 06 9	27,069 40 0
Vinton	245,599	1,537,896	103,335	940,602	2,581,833	3,227 99 1	1,807 28 3	3,872 75 0	258 18 3	9,165 50 7	26,038 06 4
Warren	253,193	8,432,628	780,578	4,274,187	13,477,393	16,846 74 1	9,434 17 5	20,216 09 0	1,347 73 9	47,844 74 5	111,980 67 9
Washington ..	351,663	3,512,310	1,261,747	3,118,190	7,892,247	9,865 30 9	5,524 57 3	11,838 37 1	789 22 5	28,017 47 8	88,732 91 3
Wayne	340,806	7,769,569	758,272	4,241,547	12,769,388	15,961 73 5	8,938 57 2	19,154 08 2	2,276 93 8	45,331 32 7	96,404 32 7
Williams	262,615	1,183,898	75,129	813,859	2,073,886	2,591 10 7	1,451 02 0	3,109 32 9	207 28 9	7,358 74 5	31,099 86 1
Wood	374,471	2,006,723	166,048	836,476	3,009,247	3,761 55 9	2,106 47 3	4,513 87 1	300 92 4	10,682 82 7	79,692 27 3
Wyandot ..	256,886	2,636,290	262,307	1,766,748	4,665,345	5,831 68 1	3,265 74 2	6,998 01 8	466 53 4	16,561 97 5	43,069 15 4
Total in 1854	25,063,032	429,245,467	140,622,943	297,061,572	866,929,982	1,063,662 46 9	606,850 98 2	1,300,394 97 4	86,692 98 4	3,077,601 40 9	9,092,339 49 7
Total in 1853	24,863,793	278,169,709	85,321,192	229,905,947	593,396,948	1,186,793 69 6	539,396 84 8	1,186,793 69 6	59,339 68 5	3,026,323 92 5	7,893,805 27 6
Total in 1852	24,413,620	273,378,773	81,558,374	152,644,763	507,581,911	1,015,163 82 2	507,581 91 1	253,790 95 5	.....	1,776,536 68 8	5,674,335 52 1
Total in 1851	24,149,360	269,010,342	77,330,691	115,807,387	462,148,620	1,062,941 82 6	462,148 62 0	162,301 55 3	.....	1,687,391 99 9	4,957,012 37 0
Total in 1850	23,981,350	266,751,103	74,627,735	98,487,502	439,876,340	1,011,715 58 2	307,913 43 8	94,201 40 1	.....	1,413,830 42 1	4,227,708 33 6

LOCAL TAXES ON THE GRAND DUPLICATE OF OHIO FOR 1854.

TABULAR STATEMENT exhibiting the amount of taxes assessed on the Grand Duplicate of Ohio for the year 1854, for County, Bridge, Poor, Building, Road, Rail Road and Township purposes; the amount for Township and Sub-District School and School House purposes; the amount for all other special purposes; the amount for City, Town and Borough purposes; the amount of the Delinquent Taxes and Forfeitures of 1853, with the penalty assessed thereon; and the total amount of all other than State Taxes in the several counties of the State for the year 1854.

COUNTIES.	County Tax.	Bridge Tax.	Poor Tax.	Building Tax.	Road Tax.	Tax for Rail Road purposes.	Township Tax.	School and Special House Tax levied by Townships and Districts	Other Special Taxes.	City, Town and Borough Tax.	Delinquent Taxes and Forfeitures of 1853, with penalty.	Total amount of all other than State Taxes.
Adams.....	\$10,008 27 5	.....	\$682 38 2	.....	.....	.....	\$1,178 85 7	\$9,943 23 6	.....	\$65 88 6	\$575 24 2	\$99,453 86 8
Allen.....	5,684 03 9	\$710 50 5	1,421 01 0	\$710 50 5	\$3,532 29 4	\$7,105 04 8	2,660 66 0	9,614 97 2	\$4,131 51 5	1,944 04 4	1,652 08 9	30,195 91 1
Ashland.....	13,140 82 6	2,063 71 7	1,031 35 8	.....	9,436 48 8	.....	2,660 66 0	10,924 84 9	.....	1,339 08 0	1,408 73 0	39,673 08 9
Ashtabula.....	7,456 48 8	4,728 44 4	2,364 12 2	.....	9,436 48 8	.....	4,105 32 6	18,906 76 3	.....	558 13 3	1,418 21 5	50,933 77 9
Athens.....	7,456 48 8	658 14 0	.....	.....	4,357 59 3	8,775 18 6	4,134 86 6	18,866 58 0	.....	487 03 6	316 07 9	39,673 08 9
Auruzize.....	5,699 27 5	2,605 38 3	.....	1,302 60 1	3,256 73 9	8,026 96 8	3,260 94 7	7,366 85 8	.....	3,065 36 9	2,452 71 3	39,479 86 5
Belmont.....	16,032 53 6	2,778 32 4	.....	.....	5,704 97 9	.....	3,366 91 3	17,631 36 1	.....	330 86 3	2,064 47 0	58,723 33 8
Brown.....	18,348 99 0	11,197 93 9	2,114 67 0	.....	.....	.....	9,833 08 4	18,199 33 3	.....	11,459 52 7	1,859 17 6	62,387 84 3
Butler.....	8,855 80 0	6,167 78 2	2,114 67 0	1,057 33 5	1,957 88 6	.....	9,833 08 4	18,199 33 3	.....	10,713 04 1	4,735 17 1	70,485 13 8
Carroll.....	8,921 47 6	503 70 2	755 55 5	1,007 74 0	1,957 88 6	.....	9,833 08 4	18,199 33 3	.....	900 35 9	342 32 8	19,651 62 0
Champaign.....	19,716 55 0	4,323 62 1	2,900 92 6	1,160 49 5	3,292 65 8	14,346 11 8	9,381 92 3	15,963 66 3	3,949 13 2	4,688 61 2	844 37 0	49,627 82 1
Clark.....	10,741 94 1	2,961 50 1	5,653 65 3	5,653 65 3	1,642 11 1	5,480 98 4	1,705 94 9	11,024 74 9	7,982 01 0	1,314 92 8	1,640 97 1	51,765 40 1
Clermont.....	19,306 89 6	890 81 0	3,075 01 3	1,098 18 4	1,844 07 7	430 46 1	9,381 92 3	19,540 45 0	.....	867 41 1	1,476 86 8	40,798 71 2
Columbiana.....	9,082 54 2	2,187 98 3	2,187 98 3	273 41 1	2,140 63 5	3,910 05 3	1,901 82 2	17,860 10 0	4,653 17 9	3,613 80 4	1,039 09 0	47,999 65 1
Coshocton.....	19,843 81 4	8,563 54 2	9,140 63 5	.....	9,140 63 5	5,098 80 0	1,372 45 6	10,305 80 2	.....	3,094 53 6	636 94 0	53,459 92 1
Crawford.....	7,192 74 9	10,807 66 0	1,511 15 8	.....	9,150 98 8	.....	10,934 52 1	17,909 31 4	4,683 40 0	277 964 4 9	5,892 56 1	309,540 70 5
Darko.....	13,476 97 2	1,407 36 4	.....	9,368 53 2	3,678 59 5	.....	3,274 01 1	9,302 31 8	8,338 54 8	1,848 41 9	1,753 39 4	40,930 71 4
Delaware.....	16,979 73 9	1,040 95 7	.....	13,212 40 7	4,973 64 7	.....	3,274 01 1	13,067 70 6	1,651 09 5	9,423 32 7	1,464 78 9	82,685 03 6
Defiance.....	9,970 91 5	4,630 60 5	463 96 1	.....	4,673 15 9	5,308 95 8	3,560 53 4	2,456 25 7	408 01 5	9,480 75 0	2,801 66 9	77,755 50 3
Erie.....	8,063 77 9	6,880 47 5	3,069 41 3	.....	16,033 48 8	4,878 38 6	10,307 88 4	13,075 95 8	375 69 5	13,490 75 0	2,801 66 9	67,935 94 0
Fayette.....	4,137 91 6	7,781 76 6	3,069 41 3	.....	7,923 53 2	.....	3,562 52 5	12,344 46 0	.....	3,858 70 2	7,06 97 3	34,455 30 3
Franklin.....	23,135 80 3	10,394 11 0	13,242 63 5	9,486 06 8	4,01 51 0	.....	3,113 73 1	41,538 49 1	.....	34,535 99 4	4,950 49 7	130,500 77 2
Fulton.....	6,240 17 0	2,486 66 8	.....	.....	2,278 15 4	.....	2,178 25 2	5,467 64 3	3,723 45 2	2,600 11 9	1,856 64 1	32,759 67 4
Gallia.....	9,063 59 9	1,305 10 8	1,506 38 5	.....	6,025 56 3	.....	2,030 62 9	3,607 84 6	74 95 7	509 81 1	354 23 2	27,193 38 9
Geauga.....	14,067 63 9	1,637 05 5	703 38 3	.....	1,104 71 9	.....	3,990 27 7	9,003 26 8	885 30 7	417 32 0	778 73 0	34,024 71 0
Greene.....	9,108 28 7	1,517 71 7	1,517 71 7	.....	5,238 08 0	.....	2,455 33 0	36,830 76 9	9,215 04 5	687 44 7	940 43 6	63,664 64 2
Guernsey.....	208,272 54 3	29,467 62 9	29,472 40 7	2,900,439 60 1	4,433 70 0	.....	14,539 52 8	146,698 90 6	920,973 94 2	578,732 53 2	44,319 21 2	1,406,166 78 5
Hamilton.....	5,132 19 4	2,534 13 8	492 56 7	.....	754 84 9	1,489 82 1	9,144 62 1	9,144 62 1	1,017 49 8	3,257 81 1	2,162 53 1	30,060 14 8
Hancock.....	7,187 05 8	7,187 05 8	349 26 4	.....	3,393 92 9	1,796 76 4	883 86 1	3,943 03 0	3,774 62 0	815 04 1	2,162 53 1	28,375 35 9
Hardin.....	8,560 11 2	1,536 38 4	2,334 57 5	.....	3,112 76 8	.....	2,328 66 6	10,622 25 1	.....	458 03 9	340 16 0	34,885 35 7
Harrison.....	4,129 56 6	1,170 87 6	513 13 8	589 93 8	1,179 87 6	.....	843 20 6	3,181 10 0	737 65 0	.....	4,433 12 3	16,807 47 3

*\$10,015 96 6 of this tax is the amount assessed for all other than State purposes on the Ohio Life Insurance and Trust Company in Hamilton county.

TABULAR STATEMENT—Continued.

COUNTIES.	County Tax.	Bridge Tax.	Poor Tax.	Building Tax.	Road Tax.	Tax for Rail Road purposes.	Township Tax.	School and Sch'l House special tax levied b Townships and Districts	Other Special Taxes, and Borough Tax.	City, Town and Borough Tax.	Delinquent Taxes and Forfeitures of 1853, with penalty.	Total amt of all other than State Taxes.
Highland.....	\$7,464 24 0	\$2,983 31 2	\$1,068 32 0	\$4,985 98 0	\$175 19 6	.....	\$9,991 00 6	\$98,970 91 6	.....	\$1,156 34 2	\$649 75 3	\$43,323 91 2
Hocking.....	5,321 02 4	2,306 10 0	895 13 9	307 48 0	4,619 90 0	\$3,843 50 0	1,931 82 4	6,734 08 2	1,010 98 0	1,000 03 8	285 99 0	18,965 07 2
Holmes.....	14,394 40 1	3,291 44 3	4,728 59 2	.....	11,971 47 8	.....	1,967 75 6	95,485 04 1	.....	571 09 2	2,024 46 3	22,094 32 5
Huron.....	3,153 18 2	867 75 8	275 10 3	.....	.....	10,316 38 4	3,310 92 2	8,368 72 4	.....	4,06 11 4	2,024 46 3	22,094 32 5
Jackson.....	10,374 57 9	5,046 40 4	5,046 40 3	11,350 78 8	5,066 39 4	9,287 86 4	1,342 53 1	8,664 75 1	.....	1,130 46 8	1,979 44 3	30,004 31 4
Jefferson.....	11,897 32 7	5,066 53 9	5,066 53 9	.....	2,821 73 3	.....	1,944 79 3	14,157 45 9	113 33 0	7,793 93 3	1,979 44 3	30,004 31 4
Lake.....	5,943 44 6	2,651 11 5	5,943 44 6	.....	2,821 73 3	.....	1,944 79 3	14,157 45 9	.....	7,793 93 3	1,979 44 3	30,004 31 4
Lawrence.....	8,762 39 2	2,651 11 5	5,943 44 6	.....	10,667 77 2	5,046 10 1	2,489 71 2	7,130 91 1	.....	4,607 68 0	776 51 9	40,000 30 6
Licking.....	16,714 44 8	5,014 33 4	5,007 16 7	.....	10,667 77 2	5,046 10 1	2,489 71 2	7,130 91 1	.....	10,105 98 0	9,284 37 1	47,814 64 6
Logan.....	11,349 05 2	.....	.....	.....	6,040 43 9	.....	1,019 73 5	31,693 36 2	4,924 81 1	2,909 04 8	1,358 37 1	27,814 64 6
Lorain.....	13,953 91 8	1,344 83 6	6,046 59 8	3,119 09 0	9,567 93 5	1,048 61 5	7,524 32 3	8,064 79 9	9 90 0	1,763 41 9	4,408 18 0	124,989 06 7
Lucas.....	8,471 89 4	2,117 97 3	.....	8,471 89 4	3,117 97 4	.....	1,493 00 6	9,346 37 3	4,648 19 7	49,025 05 5	728 19 0	33,843 32 7
Madison.....	8,790 57 6	4,844 76 6	.....	10,174 00 5	3,239 78 4	.....	1,958 38 4	11,664 67 6	3,065 63 8	1,173 96 5	728 19 0	33,843 32 7
Mahoning.....	10,745 78 9	2,643 91 9	3,381 15 0	.....	3,581 93 4	3,581 93 4	1,132 86 3	7,984 34 0	.....	1,766 67 3	1,344 67 3	33,308 46 2
Marion.....	6,189 65 7	2,663 91 9	3,381 15 0	.....	6,332 87 6	.....	7,521 67 9	11,713 33 6	.....	2,459 04 4	439 86 4	41,447 56 0
Meigs.....	5,241 06 1	5,183 77 5	2,183 77 5	.....	4,387 53 1	.....	2,818 65 3	7,139 04 6	506 49 9	7,094 44 5	9,810 37 8	93,991 25 8
Meeker.....	3,664 47 9	.....	.....	.....	3,664 47 9	.....	1,876 06 9	4,965 94 2	.....	.....	.....	.....
Miami.....	17,976 31 7	4,068 75 1	.....	17,976 31 7	9,709 98 6	1,446 10 5	2,579 37 7	13,650 78 6	818 54 4	.....	9,810 37 8	93,991 25 8
Monroe.....	1,597 01 3	4,068 75 1	.....	4,068 75 1	.....	.....	2,579 37 7	13,650 78 6	818 54 4	.....	1,188 07 6	33,980 90 8
Montgomery.....	6,977 60 0	17,577 98 1	.....	6,977 60 0	.....	.....	2,579 37 7	13,650 78 6	818 54 4	.....	1,188 07 6	33,980 90 8
Morgan.....	14,106 18 8	1,128 49 5	1,128 49 5	.....	2,521 52 7	.....	2,818 51 7	16,909 70 8	.....	60,889 89 3	3,340 06 9	143,306 90 4
Morrow.....	6,664 31 6	916 33 8	1,019 98 6	3,068 24 1	4,658 91 2	16,113 35 8	1,091 60 9	10,644 89 4	689 77 4	558 79 2	1,053 17 2	39,446 18 5
Muskingum.....	8,060 45 8	6,045 34 3	14,105 80 2	.....	2,929 25 2	.....	3,593 19 5	97,177 85 6	6,977 86 7	35,043 19 2	1,310 06 2	131,889 04 9
Noble.....	6,316 50 1	789 52 5	.....	1,579 03 0	2,929 25 2	.....	2,929 25 2	7,354 17 2	.....	35 16 0	658 45 0	21,506 00 6
Oak.....	3,966 39 6	1,663 84 3	391 90 0	.....	1,763 84 3	.....	758 16 7	3,181 18 7	686 72 0	371 76 0	1,953 16 5	16,398 98 7
Ottawa.....	2,976 43 9	.....	127 11 0	596 45 3	5,964 53 2	.....	3,457 99 8	3,408 58 3	83 90 8	.....	3,150 51 8	16,966 84 1
Paidung.....	8,578 55 7	2,144 63 9	1,489 76 0	.....	.....	17,157 11 5	3,457 99 8	3,408 58 3	83 90 8	.....	3,150 51 8	16,966 84 1
Perry.....	8,578 55 7	2,144 63 9	1,489 76 0	.....	.....	17,157 11 5	3,457 99 8	3,408 58 3	83 90 8	.....	3,150 51 8	16,966 84 1
Pickaway.....	11,434 06 9	5,717 03 4	2,266 81 4	640 55 8	5,717 03 4	.....	1,311 63 7	6,163 67 1	6,477 34 3	8,283 08 6	761 43 1	77,336 91 5
Portage.....	5,488 08 6	5,488 08 6	5,488 08 6	.....	5,488 08 6	.....	1,031 80 9	15,639 85 1	2,970 91 1	3,333 34 0	673 83 9	18,861 68 4
Preble.....	6,933 42 5	656 24 9	886 51 0	.....	2,923 40 5	1,491 58 6	4,041 76 8	7,692 52 2	13,750 74 8	1,927 38 0	701 71 1	51,786 98 4
Putnam.....	17,106 34 4	3,481 96 9	1,710 63 4	.....	5,703 11 6	.....	1,316 35 0	6,092 63 3	150 01 8	5,129 88 4	877 34 7	59,901 68 6
Ross.....	19,497 16 8	2,949 53 0	808 09 0	10,531 76 1	33,589 87 1	.....	3,748 97 4	90,303 47 9	.....	17,740 03 5	43,615 14 7	142,163 43 9
Sandusky.....	11,550 12 3	5,923 65 6	2,940 88 1	.....	5,387 31 2	6,318 25 9	1,573 85 1	15,563 15 9	9,250 83 4	9,241 03 7	952 68 5	43,711 94 8
Seneca.....	13,777 65 5	5,927 17 5	4,237 74 0	.....	10,584 35 0	.....	3,945 81 0	4,955 73 6	19,389 13 5	5,464 64 3	2,954 68 7	41,393 97 9
Shelby.....	5,907 13 1	4,917 87 5	793 00 0	.....	4,917 87 5	5,563 72 9	4,302 81 0	9,068 67 7	.....	3,895 98 4	1,153 76 8	60,636 90 8
Stark.....	3,643 10 6	8,910 97 9	683 28 3	331 19 9	4,967 87 2	5,563 72 9	4,302 81 0	9,068 67 7	74 64 0	8,932 75 0	9,237 75 0	36,341 59 2
Summit.....	19,166 91 6	5,783 76 9	1,738 13 1	.....	7,411 98 5	.....	4,460 89 8	14,911 86 7	.....	8,535 70 7	1,687 38 4	53,598 08 7

[illegible]

*Note.—The amount assessed for County, Township, Building, Poor and Bridge purposes for the year 1854, was \$3,408,322 55 1.
do do do do do do 1855, was 2,008,336 11 4.

TAXABLE PERSONAL PROPERTY OF OHIO IN 1854.

TABULAR STATEMENT exhibiting the number and value of Domestic Animals returned for taxation by Township Assessors for the year 1854—also, the number and value of Pleasure Carriages, Watches and Pianos.

Countries.	1—HORSES.		2—CATTLE.		3—MULES.		4—SHEEP.		5—HOGS.	6—CARRIAGES & WAGONS.			7—WATCHES.		8—PIANOS.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
Adams ...	6,324	\$340,060	15,101	\$148,241	57	\$3,593	41,807	\$27,663	38,670	\$66,005	1,785	\$68,267	430	\$6,359	3	\$256
Allen ...	5,566	214,050	14,370	116,983	6	287	18,069	19,214	29,985	35,970	1,628	52,969	359	3,894	5	333
Ashland ...	9,031	388,614	23,233	187,204	6	445	113,081	19,214	29,985	35,970	1,628	52,969	359	3,894	5	333
Ashland ...	8,020	367,477	44,128	626,087	15	620	53,208	114,135	8,778	36,836	3,636	99,431	635	7,166	12	1,350
Athens ...	5,242	963,455	17,359	205,006	6	430	36,297	55,828	18,927	22,411	3,859	121,277	897	13,874	49	6,232
Aurora ...	5,025	219,632	13,424	119,013	83	4,903	14,584	17,461	27,588	38,434	1,470	58,542	493	6,857	16	2,400
Balmont ...	11,368	654,708	24,020	283,260	44	3,362	73,143	164,155	37,409	85,631	3,488	103,984	640	14,392	26	3,705
Brown ...	8,781	504,909	19,397	213,865	143	6,867	26,045	43,431	59,409	121,496	2,580	103,984	640	14,392	26	3,705
Butler ...	11,262	694,233	20,913	257,057	96	5,982	10,253	17,145	66,695	184,765	5,064	264,784	1,455	30,435	109	17,571
Carroll ...	6,263	303,434	15,640	129,172	7	220	86,531	148,606	16,265	23,947	2,259	59,285	391	4,166	10	940
Champaign ...	8,585	493,015	23,332	330,491	114	5,685	65,863	123,122	38,956	86,755	3,152	145,734	995	15,188	37	6,195
Clark ...	7,670	445,183	21,803	303,147	153	9,472	79,446	145,548	36,982	86,505	3,390	156,018	1,344	26,693	104	17,983
Clermont ...	8,131	498,898	16,855	222,029	113	8,405	17,568	31,013	59,307	193,090	4,354	192,169	997	18,519	42	5,640
Columbiana ...	7,683	438,320	21,577	282,959	71	4,008	77,644	141,773	51,115	123,549	2,725	138,853	715	11,936	19	3,360
Coshocton ...	9,198	456,338	22,796	212,788	37	1,815	134,178	200,274	28,289	45,293	4,885	127,742	1,068	13,598	41	4,185
Crawford ...	7,734	375,976	23,221	212,311	5	341	111,742	177,258	44,313	65,979	2,577	93,202	489	6,238	21	2,031
Cuyahoga ...	9,430	523,778	26,985	438,420	4	160	60,183	118,314	10,755	32,135	6,185	228,232	2,591	75,571	480	74,881
Darke ...	8,834	442,661	24,012	209,034	23	1,137	26,950	32,335	58,383	93,503	3,057	124,610	775	9,379	12	1,246
Defiance ...	2,468	114,399	8,533	86,992	...	...	5,579	7,723	12,921	19,146	913	29,713	269	3,697	11	1,910
Delaware ...	8,635	421,393	23,456	257,184	65	2,777	77,550	132,574	49,096	96,446	2,872	118,921	751	13,225	31	5,045
Erie ...	4,921	261,615	10,415	155,901	2	40	59,409	96,856	12,041	17,642	2,389	79,262	798	22,222	119	20,040
Fairfield ...	11,963	584,014	31,430	317,420	253	12,690	71,631	104,468	61,100	105,661	5,145	195,557	1,005	15,989	71	9,870
Fayette ...	7,361	405,554	25,067	508,137	173	9,008	65,846	123,832	75,852	119,498	2,033	200,359	424	6,772	5	1,095
Franklin ...	13,265	675,903	25,765	312,690	48	6,435	39,698	62,738	72,621	161,573	5,235	240,064	1,600	45,360	179	26,571
Fulton ...	2,691	73,599	9,929	74,299	1	10	11,556	9,214	8,266	5,953	930	23,397	169	1,137	1	175
Gallia ...	2,901	209,251	11,931	138,474	32	1,990	20,349	24,742	17,199	23,351	1,355	46,538	375	7,640	11	1,100
Geauga ...	5,293	254,024	32,436	508,511	26	861	51,049	94,108	6,402	16,443	2,610	75,808	399	5,309	34	2,350
Greene ...	10,079	485,978	22,051	342,730	130	6,052	65,407	113,761	49,270	108,856	3,224	152,720	1,096	21,548	54	10,574
Guernsey ...	9,269	396,621	12,196	186,086	17	1,005	93,686	167,053	29,903	51,799	2,466	94,467	561	7,213	4	460
Hamilton ...	14,625	890,006	18,060	276,689	106	8,929	7,913	10,997	62,694	165,531	9,771	545,939	5,319	181,139	1253	183,936
Hancock ...	8,065	335,709	22,536	187,900	1	25	40,256	50,660	42,219	48,536	2,216	76,389	522	7,245	15	2,055

Hardin ...	4,033	151,383	11,757	104,527	72	2,066	15,160	17,298	24,833	25,843	1,113	37,076	259	4,234	3	750	
Harrison ...	6,820	366,790	14,585	161,231	27	1,649	131,714	305,991	19,916	44,165	2,494	80,246	724	10,791	13	2,485	
Henry	1,303	58,892	5,056	63,177	8	274	1,763	2,296	7,727	10,667	459	14,202	136	1,811	4	440	
HIGHLAND ..	11,794	547,363	23,972	283,070	157	9,291	38,014	47,545	69,963	156,606	3,948	140,842	613	10,972	27	3,915	
Hocking	4,906	222,068	12,355	108,839	31	947	17,975	20,389	22,784	31,410	548	20,785	174	1,825	4	850	
Holmes	7,627	363,069	19,456	151,253	14	940	62,705	86,611	28,451	42,313	2,854	83,062	366	4,975	4	360	
Huron	9,650	463,268	30,251	352,599	12	366	127,748	138,890	38,831	68,540	4,026	121,838	1,122	19,531	64	8,400	
Jackson ..	4,095	173,639	12,184	133,613	41	2,461	16,618	16,056	17,678	19,441	1,144	35,376	273	3,125	2	550	
Jefferson ..	6,244	346,931	14,819	148,121	7	465	99,051	186,128	20,131	35,067	2,528	75,200	832	15,203	56	8,185	
Jones	10,235	507,568	22,504	222,794	2	80	115,489	221,564	39,950	69,661	3,578	124,130	896	15,729	98	10,832	
Knox	3,982	193,939	15,219	199,317	1	15	36,739	56,318	5,392	14,870	2,937	64,922	555	9,990	71	9,750	
Lake	10,235	507,568	22,504	222,794	2	80	115,489	221,564	39,950	69,661	3,578	124,130	896	15,729	98	10,832	
Lawrence ..	2,730	153,494	10,129	161,726	69	4,150	7,339	7,209	18,563	29,021	915	38,741	446	11,402	21	4,000	
Licking	13,100	647,297	34,606	397,818	16	855	233,300	438,715	55,135	113,286	29,021	915	38,741	446	11,402	21	4,000
Logan	8,074	384,250	20,444	227,167	151	6,883	42,258	71,130	34,349	59,318	2,737	111,409	925	12,446	22	3,367	
Lorain	8,390	389,554	32,491	426,565	63	2,347	96,214	149,233	14,891	31,876	3,389	106,490	918	16,081	89	9,498	
Lucas	3,007	152,163	7,844	98,146	2	40	9,749	13,072	7,994	13,123	1,522	57,409	653	18,541	71	11,265	
Madison ..	5,609	339,657	24,950	598,231	301	18,282	87,782	191,821	30,815	79,421	1,768	85,235	509	9,529	21	4,410	
Mahoning ..	8,008	382,262	24,503	297,960	70	3,743	91,921	160,893	16,640	35,468	4,213	117,101	774	9,388	23	2,915	
Marion	6,609	331,332	20,245	244,605	5	180	112,079	196,226	39,908	69,861	1,884	74,514	435	6,533	20	3,410	
Media	7,871	420,500	27,076	359,670	17	981	127,605	224,700	19,052	41,164	3,842	121,771	687	8,175	19	1,700	
Meigs	3,804	188,458	13,764	164,233	42	2,547	21,519	27,620	16,631	25,772	1,356	44,986	499	8,118	11	1,345	
Mercer	4,196	182,923	9,806	88,112	25	902	7,406	8,604	24,670	32,375	969	34,731	235	2,191	2	95	
Miami	8,874	517,271	20,236	193,188	152	11,500	24,454	41,023	44,629	105,561	3,856	182,784	1,121	18,609	47	9,035	
Monroe	5,871	287,398	14,899	163,780	14	630	21,977	34,758	22,895	39,460	1,466	43,583	478	5,449	8	1,170	
Montgomery	10,896	603,292	21,201	209,308	5	1,050	16,482	20,926	51,324	117,563	5,586	267,020	1,913	44,239	159	25,263	
Morgan	6,875	337,487	19,498	192,870	12	970	51,055	86,062	31,495	60,409	2,317	76,655	719	10,785	10	1,810	
Morrow	8,813	400,147	25,986	229,795	15	745	139,722	200,441	42,534	66,865	3,340	100,458	553	6,970	2	265	
Muskingum	13,161	667,508	33,901	346,391	59	2,927	106,107	178,218	52,558	94,482	5,019	186,892	1,861	39,923	122	15,733	
Noble	6,840	318,094	19,045	175,267	2	80	63,736	83,821	28,220	57,318	1,595	49,563	310	3,072	1	50	
Ottawa	1,777	77,796	4,668	58,642	...	...	14,398	18,782	7,984	11,968	437	15,836	145	2,215	3	140
Paulding ..	820	37,274	2,735	32,881	1	45	819	1,179	5,869	8,108	288	8,984	80	1,028	...	...
Perry	7,641	347,863	21,331	173,259	13	450	63,251	92,784	35,129	56,092	2,361	79,644	449	5,761	12	1,575	
Pickaway ..	10,185	585,887	29,985	489,107	376	15,133	26,778	36,923	69,326	134,603	3,137	169,679	1,006	19,601	60	11,500	
Pike	4,026	212,044	8,791	110,993	16	1,100	9,903	10,905	28,594	68,247	1,168	45,823	289	4,716	5	720	
Portage	7,481	396,609	36,260	579,571	71	2,240	93,355	202,579	91,218	28,661	4,579	148,061	1,148	21,535	48	6,335	
Preble	9,002	487,719	21,713	213,181	33	1,713	29,252	41,144	57,557	131,107	4,139	189,291	1,034	16,869	4	625	
Putnam	3,436	134,269	10,780	83,520	4	120	10,089	11,971	19,487	21,788	1,039	31,126	248	2,263	2	180	
Richland ..	10,411	507,146	25,801	226,208	29	1,215	103,415	149,218	40,129	70,346	4,448	132,462	940	13,735	42	5,155	
Ross	11,283	629,848	28,548	448,648	134	8,026	26,255	29,671	87,833	198,545	2,653	129,481	1,187	23,771	98	15,841	
Sandusky ..	6,640	308,490	25,573	205,137	...	...	39,264	50,246	29,334	35,706	2,050	65,613	595	8,921	26	2,605
Sandusky ..	3,730	192,774	10,350	158,535	102	8,242	8,568	18,013	21,155	36,263	1,693	54,719	670	19,659	43	7,387	
Scioto	10,255	520,903	26,683	246,294	16	695	113,598	152,245	44,985	59,748	3,319	123,967	901	16,506	52	8,620	

TAXABLE PERSONAL PROPERTY—Continued.

COUNTIES.	1—HORSES.		2—CATTLE.		3—MULES.		4—SHEEP.		5—HOGS.		6—CARRIAGES & WAGONS.		7—WATCHES.		8—PIANOS.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
Shelby ...	5,905	\$292,523	15,061	\$136,168	125	\$4,053	21,167	\$31,985	30,797	\$49,292	2,090	\$79,195	572	\$7,567	19	\$3,345
Stark	12,263	641,733	33,325	303,656	12	490	95,555	155,375	43,918	68,889	7,030	196,466	1,779	25,087	110	12,333
Summit ...	7,139	392,650	24,169	324,068	15	765	83,106	129,127	16,992	31,962	4,466	144,664	1,063	21,626	127	15,640
Trumbull ..	9,526	487,572	48,035	767,943	61	3,575	67,171	134,333	19,574	37,126	5,547	164,162	974	16,004	53	7,145
Tuscar'w's	9,910	512,644	27,177	229,954	26	948	81,916	130,725	41,451	58,320	4,196	135,344	991	12,790	36	4,185
Union	5,889	293,775	14,562	201,939	208	9,203	41,526	84,241	28,846	64,382	1,523	57,088	317	3,725	5	1,235
Van Wert ..	2,174	77,186	7,149	54,830	7	170	4,161	4,862	16,741	15,003	599	18,424	145	1,641	2	225
Vinton	3,329	166,956	10,338	127,413	11	780	15,376	20,879	13,657	21,303	1,002	38,205	208	2,658	....	....
Warren	9,009	533,728	30,599	347,808	11	850	30,197	51,371	51,152	124,325	4,656	208,064	1,238	23,093	38	7,640
Washington	6,313	297,739	19,097	244,975	34	2,448	37,768	62,618	31,522	40,424	2,646	82,050	913	14,635	41	5,430
Wayne	11,844	561,371	30,873	256,393	78	4,655	103,043	133,595	39,997	58,968	4,717	137,017	950	12,392	20	2,560
Williams ..	3,019	146,835	11,165	128,955	10	355	10,885	14,421	16,032	24,576	1,283	42,525	286	3,470	....	....
Wood	3,954	158,016	13,653	134,531	10	385	14,362	16,052	15,411	18,189	953	30,690	269	3,178	....	....
Wyandot ..	4,972	230,843	15,661	194,795	70	3,398	60,846	135,423	28,158	41,501	1,665	54,097	432	6,011	9	1,415
Total, 1854	639,598	32,512,983	1,773,667	20,995,680	4,704	255,869	4,845,189	8,031,854	2,887,015	5,558,487	250,758	9,364,887	69,172	1,297,792	4,712	695,124
" 1853	615,065	27,844,619	1,646,195	17,646,810	3,222	155,538	4,104,450	6,448,391	2,498,792	5,727,790	225,415	8,366,565	63,609	1,127,071	3,928	565,906
" 1852	402,695	16,863,796	1,136,700	10,097,856	2,992	125,925	3,050,796	3,581,365	1,299,746	3,090,833	48,284	2,494,068	32,415	676,982	2,731	405,738

TAXABLE PERSONAL PROPERTY OF OHIO IN 1854—Continued.

TABULAR STATEMENT exhibiting the value of property appertaining to the business of Merchandise, of Manufacturing, and of Brokerage or Private Banking. Also, the value of all moneys and credits, and of investments in stock, of the United States, of the State of Ohio, and of all incorporated companies or associations not taxable in Ohio in their corporate capacity. Also, the value of all other personal property subject to taxation and not included in the enumerated articles.

COUNTIES.	Val. of property appert'ing to—			Value of moneys, credits, book accounts, &c.	Val. of moneys inv'ted in—			All personal property not included in the enumerated items.
	Merchan- dise.	Manufac- turing.	Broker's or private bank- ing.		Bonds or st'ks of U. S.	Bonds or st'ks of Ohio.	Other tax- able bonds & stocks.*	
Adams	\$122,189	\$23,226	\$641	\$683,816	\$384	\$387	\$600	\$153,664
Allen	89,824	17,726	9,032	351,835	.....	150	1,575	120,417
Ashland	77,125	21,800	22,871	801,334	.....	.....	.....	121,510
Ashtabula	209,045	44,627	.....	1,118,632	.....	.....	.....	201,004
Athens	127,647	24,386	.....	662,414	.....	105	1,944	169,640
Auglaize	75,606	13,776	100	290,217	.....	.....	1,605	87,621
Belmont	212,100	53,283	9,630	1,729,410	.....	300	51,398	402,489
Brown	164,389	88,859	54,950	1,148,067	1,255	150	2,106	275,857
Butler	318,928	152,348	53,955	1,897,321	.....	5,000	6,431	581,049
Carroll	67,715	8,078	4,920	659,401	903	1,951	125	60,565
Champaign	200,053	87,885	6,211	1,597,439	.....	274	12,665	395,243
Clark	286,713	113,045	8,334	2,291,898	100	.....	25,041	389,530
Clermont	196,891	77,201	251	1,628,545	.....	.....	101	432,617
Clinton	150,313	25,539	12,845	1,259,018	.....	260	1,145	279,378
Columbiana	225,443	58,144	24,379	1,192,881	.....	.....	1,135	181,990
Coshocton	123,567	20,545	11,103	965,894	.....	.....	2,948	238,070
Crawford	143,471	25,908	40,746	747,889	.....	.....	180	224,728
Cuyahoga	1,332,315	252,124	194,935	3,118,600	3,377	575	29,874	906,507
Darke	124,183	34,574	10,458	948,843	.....	.....	3,065	333,864
Defiance	56,147	14,399	15,001	225,998	.....	.....	7,445	69,205
Delaware	109,227	28,084	1,192	984,029	.....	500	19,239	197,156
Erie	299,540	41,912	56,000	679,072	.....	.....	.....	278,711
Fairfield	163,715	69,869	105,306	1,803,468	7,270	2,500	12,344	438,965
Fayette	65,025	15,870	.....	1,065,254	.....	.....	.....	186,039
Franklin	700,117	299,287	50,489	2,685,811	37,200	21,678	267,690	585,113
Fulton	21,011	2,404	.....	171,885	.....	.....	110	16,341
Gallia	110,849	3,143	18,250	626,595	.....	.....	1,700	158,355
Geauga	66,233	8,893	.....	666,190	.....	.....	.....	90,093
Greene	260,072	84,602	87,821	2,106,269	1,273	750	3,400	403,849
Guernsey	131,805	36,461	.....	678,408	.....	1,190	.....	147,715
Hamilton	6,903,881	2,062,952	7,043,193	5,131,692	59,928	24,802	432,985	2,279,938
Hancock	114,196	17,605	13,975	690,766	3,549	240	1,840	179,031
Hardin	66,194	9,906	3,086	364,095	.....	.....	1,600	66,743
Harrison	115,083	26,124	1,932	1,061,686	.....	.....	35,371	201,036
Henry	23,144	3,320	650	97,739	.....	229	229	42,672
Highland	204,180	23,924	17,381	1,639,276	1,861	500	2,222	256,430
Hocking	46,566	11,225	.....	260,213	.....	.....	.....	88,583
Holmes	72,698	15,001	11,675	619,757	.....	.....	2,085	101,551
Huron	210,847	56,970	45,890	1,184,721	1,225	.....	18,194	273,972
Jackson	66,714	27,948	17,300	558,473	.....	.....	155	55,323
Jefferson	229,265	56,590	264,442	1,385,264	.....	1,228	70,895	224,210
Knox	154,227	46,777	25,744	1,236,311	10,525	.....	16,415	225,123
Lake	107,813	28,601	500	729,587	.....	.....	5,000	170,942
Lawrence	190,367	154,365	400	1,259,311	.....	600	1,350	658,124
Licking	243,930	88,870	120,502	1,930,117	700	1,765	35,602	322,517
Logan	176,013	36,337	25,900	1,215,680	450	.....	3,505	202,531
Lorain	139,457	21,246	2,625	861,887	750	.....	1,160	165,363
Lucas	285,688	87,513	56,076	512,512	1,012	.....	13,850	184,081
Madison	117,827	19,246	3,728	1,252,974	.....	200	1,450	159,977
Mahoning	172,812	68,225	414	1,093,806	.....	.....	6,300	195,673

TABULAR STATEMENT—Continued.

COUNTIES.	Val. of property appert'ing to—			Value of moneys, credits, book ac- counts, &c.	Val. of moneys inv'ted in—			All per- sonal prop- erty not included in the enumer- ated items.
	Merchan- dise.	Manufac- turing	Broker'ge or pri- vate banking.		Bonds or st'ks of the U. S.	Bonds or st'ks of State of Ohio.	Other taxable bonds & stocks.*	
Marion	\$153,668	\$22,034	\$72,275	\$799,102	\$4,000	.....	245	\$177,367
Medina	136,215	21,257	4,750	926,309	.....	.....	.....	170,140
Meigs	163,994	60,926	55,765	690,827	.....	\$2,245	905	213,694
Mercer	28,581	5,924	115	245,611	.....	.....	1,400	71,502
Miami	324,874	113,861	3,351	1,596,028	.....	.....	33,176	525,221
Monroe	92,746	36,855	17,000	493,001	.....	.....	5,672	109,421
Montgomery ..	676,580	337,613	490,000	4,293,850	12,319	2,180	65,014	762,322
Morgan	154,546	46,569	28,602	929,680	5,010	1,000	30	187,851
Morrow	96,206	13,445	21,881	751,737	.....	455	220	163,673
Muskingum ..	577,354	217,627	110,216	2,950,553	12,258	2,600	129,828	561,755
Noble	49,120	10,278	2,857	471,538	1,091	.....	.....	84,848
Ottawa	32,563	2,463	800	119,404	.....	.....	2,990	74,409
Paulding	10,260	955	792	62,201	.....	.....	.....	30,964
Perry	63,869	18,636	6,550	700,208	.....	250	80	148,501
Pickaway	249,348	71,875	48,267	1,596,187	.....	.....	535	340,435
Pike	60,595	60,750	15,325	582,236	.....	.....	1,362	129,850
Portage	236,398	38,511	9,926	1,370,688	.....	.....	13,934	182,890
Preble	169,339	50,099	553	1,156,950	.....	.....	11,257	344,332
Putnam	31,764	9,345	30	270,884	.....	.....	986	54,739
Richland	224,818	39,303	31,896	1,149,016	.....	.....	9,615	225,214
Ross	340,601	71,220	72,147	2,042,566	775	.....	3,097	520,459
Sandusky	86,736	41,432	23,326	565,871	568	600	2,100	135,732
Scioto	351,038	80,645	195,685	952,745	.....	7,912	3,174	308,488
Seneca	247,118	55,808	7,275	1,396,631	5,599	.....	350	242,364
Shelby	87,616	30,634	12,720	370,162	.....	.....	.....	174,655
Stark	463,009	116,267	5,314	2,065,529	9,850	25,200	6,330	547,407
Summit	294,333	104,871	957	1,430,397	175	.....	7,200	250,804
Trumbull	211,356	47,530	7,668	1,508,678	.....	1,004	33,234	208,700
Tuscarawas ..	202,386	59,751	76,310	1,260,865	980	1,360	6,121	249,348
Union	56,463	13,186	.....	613,064	.....	.....	.....	104,391
Van Wert	29,019	3,104	.....	168,724	.....	.....	.....	37,826
Vinton	52,727	8,910	.....	380,225	.....	.....	.....	89,413
Warren	234,077	81,301	9,315	1,718,213	.....	5,180	.....	1,059,222
Washington ..	269,658	111,831	2,355	1,107,709	.....	.....	6,943	252,916
Wayne	199,434	46,560	1,570	1,345,523	1,675	853	10,170	243,473
Williams	49,882	8,940	1,067	301,131	.....	.....	2,369	66,104
Wood	24,951	4,607	186	209,348	.....	290	1,672	80,161
Wyandot	89,618	9,807	142	549,091	.....	.....	3,425	113,283
Total in 1854..	22,755,020	6,713,443	9,791,821	97,014,789	186,517	116,228	1,466,293	23,418,809
Total in 1853..	21,529,978	6,048,806	7,842,220	54,056,848	234,177	267,890	626,072	24,821,890
Total in 1852..	18,152,774	5,556,193	1,248,751	41,878,524	.....	.....	925,056	14,375,634

* This column includes the stocks and bonds of all States other than Ohio, and of all cities, counties, and towns, and of all companies or corporations which are not taxable in their corporate capacity under the laws of Ohio.

RAIL ROADS.

TABULAR STATEMENT exhibiting the taxable valuation, at which the property of the Rail Road Companies of Ohio was entered on the duplicate of 1854, together with the amount of taxes charged thereon in the several counties in which Rail Roads are located, distinguishing between the taxes for State purposes and those assessed under a levy by town, city, or county authority.

COUNTIES.	Total taxable valuation.	State Taxes.	City, town, and borough tax.	Taxes for county, township, road, bridge, poor, and all other purposes.	Total Taxes.
Allen.....	\$179,711 00	\$637 97 4	\$5 36 2	\$1,548 74 7	\$2,192 08 3
Ashland.....	103,815 00	368 54 3	58 4	569 23 0	938 35 7
Ashtabula...	361,894 00	1,284 72 4	20 33 9	1,818 96 9	3,124 03 2
Athens.....	9,887 00	35 09 8	48 6	80 61 7	116 20 1
Belmont.....	75,229 00	267 06 3	.....	366 36 1	633 42 4
Butler.....	475,255 00	1,687 15 5	145 56 7	1,142 74 8	2,975 47 0
Carroll*....	64,737 00	229 81 6	9 4	176 59 0	406 50 0
Champaign..	339,984 00	1,206 94 3	60 00 0	1,227 06 2	2,494 00 5
Clark.....	541,719 00	1,923 10 2	751 71 2	1,845 15 5	4,519 96 9
Olermont.....	76,346 00	271 02 8	49 54 8	288 97 7	609 55 3
Clinton*....	252,211 00	895 34 9	17 16 2	992 49 3	1,905 00 4
Columbiana..	596,306 00	2,116 88 6	123 61 5	2,041 32 6	4,281 82 7
Coshocton...	51,800 00	183 89 0	.....	300 31 0	484 20 0
Crawford....	338,632 00	1,202 14 3	126 52 1	2,104 49 9	3,433 16 3
Cuyahoga....	1,456,818 00	5,171 70 4	8,007 58 3	5,166 61 9	18,345 90 6
Darke.....	341,399 00	1,211 96 6	46 20 0	1,781 87 7	3,040 03 3
Defiance.....	12,012 00	42 64 2	8 83 7	119 58 7	171 06 6
Delaware....	371,535 24	1,318 94 5	81 51 0	3,089 15 0	4,489 60 5
Erie.....	745,227 00	2,645 55 6	783 97 2	4,443 61 0	7,873 13 8
Fairfield*...	103,522 00	367 50 3	14 96 4	383 84 0	760 30 7
Fayette.....	70,991 00	252 01 8	17 41 1	351 44 8	628 87 7
Franklin.....	837,112 00	2,971 74 7	401 95 6	2,464 43 3	5,839 13 6
Fulton.....	46,873 00	166 39 9	.....	752 93 4	913 33 3
Geauga.....	500 00	1 77 5	2 4	1 60 6	3 40 5
Greene.....	483,350 00	1,715 89 2	481 90 4	1,470 68 7	3,668 48 3
Guernsey....	201,508 00	715 35 3	54 19 3	784 94 4	1,554 49 0
Hamilton....	1,500,965 00	5,328 42 6	3,667 11 0	12,456 78 1	21,452 31 7
Hancock.....	35,313 00	125 36 1	11 61 5	145 64 8	282 62 4
Hardin.....	399,399 00	1,417 86 6	22 05 0	2,423 72 0	3,863 63 6
Harrison.....	255,368 00	906 55 6	.....	1,116 00 1	2,022 55 7
Henry.....	19,188 72	68 12 5	.....	173 22 3	241 34 3
Highland....	42,160 00	149 66 8	.....	160 45 4	310 12 2
Hocking.....	11,580 00	41 10 9	.....	34 74 0	75 84 9
Holmes.....	170,553 00	605 46 4	6 94 6	1,023 22 8	1,635 63 8
Huron.....	825,082 00	2,929 04 1	151 45 5	4,576 43 7	7,656 93 3
Jackson.....	148,472 00	527 07 6	.....	837 12 2	1,364 19 8
Jefferson....	386,854 00	1,373 33 2	96 69 0	1,666 31 4	3,136 33 6
Knox*.....	195,954 00	695 63 6	21 88 8	767 85 6	1,485 38 0
Lake.....	381,382 00	1,353 90 6	73 10 8	1,689 57 5	3,116 58 9
Lawrence....	82,423 00	292 61 1	122 87 0	367 88 6	783 35 7
Licking*....	648,754 00	2,303 07 6	185 86 4	2,444 75 2	4,933 69 2
Logan.....	482,974 00	1,714 55 7	667 99 8	1,677 26 4	4,059 81 9
Lorain.....	870,252 00	3,089 39 4	78 38 0	4,226 84 1	7,394 61 5
Lucas.....	504,420 00	1,790 69 1	1,142 05 0	5,956 40 6	8,889 14 7
Madison*....	298,758 00	1,060 59 0	33 00 0	1,072 78 2	2,166 37 2
Mahoning....	125,929 00	447 04 7	2 19 1	569 18 0	1,018 41 8
Marion.....	266,987 55	954 90 5	24 64 0	988 63 8	1,968 18 3
Mercer.....	12,000 00	42 60 0	.....	56 40 0	99 00 0
Miami.....	219,736 00	780 06 2	76 59 0	1,296 54 2	2,153 19 4
Montgomery..	787,230 00	2,794 66 6	1,817 67 6	1,990 41 3	6,602 75 5

TABULAR STATEMENT—Continued.

COUNTIES.	Total taxable valuation.	State Taxes.	City, town, and borough tax.	Taxes of county, township, road, bridge, poor and all other purposes.	Total Taxes.
Morrow	\$318,626 00	\$1,131 11 8	.....	\$1,158 85 5	\$2,289 97 3
Muskingum ..	510,798 00	1,813 33 3	\$500 72 5	1,769 41 2	4,083 47 0
Ottawa	268,320 00	952 53 6	11 79 0	1,979 77 5	2,944 10 1
Paulding ...	1,530 00	5 43 2	.....	23 27 8	28 71 0
Perry	34,510 00	122 51 0	.....	122 89 4	245 40 4
Pickaway ...	97,159 00	344 91 4	49 81 8	332 65 0	727 38 2
Portage	209,150 00	742 48 2	81 85 6	1,014 02 4	1,838 36 2
Preble*	420,720 00	1,493 55 6	.....	1,621 94 9	3,115 50 5
Putnam	1,350 00	4 79 2	.....	9 72 0	14 51 2
Richland ...	793,050 00	2,815 32 7	348 51 1	2,738 61 0	5,902 44 8
Rosa	317,545 00	1,127 28 5	37 80 0	1,322 45 8	2,497 54 3
Sandusky ...	606,178 00	2,151 93 2	362 41 4	4,346 37 5	6,860 72 1
Scioto	187,725 00	666 42 4	68 01 7	527 29 9	1,261 74 0
Seneca	202,144 00	717 61 1	73 77 7	875 13 7	1,666 52 5
Shelby	198,624 00	705 11 5	9 10 3	1,283 30 6	1,997 52 4
Stark	497,410 00	1,765 80 5	14 81 3	1,852 66 6	3,633 28 4
Summitt	375,777 00	1,334 01 8	364 75 9	1,346 16 3	3,044 93 0
Trumbull	6,200 00	22 01 0	1 00 0	27 86 0	50 87 0
Tuscarawas ..	304,023 00	1,079 28 2	.....	1,504 47 8	2,583 76 0
Union	183,971 76	653 09 9	7 99 6	888 36 7	1,549 46 2
Vanwert	26,057 00	92 50 2	6 07 5	277 26 8	375 84 5
Vinton	17,002 00	60 35 7	92 5	105 39 6	166 67 8
Warren	450,612 00	1,599 67 2	.....	1,896 31 5	3,495 98 7
Washington ..	27,461 00	97 48 7	22 83 1	123 66 0	243 97 8
Wayne	557,345 00	1,978 57 5	58 34 0	1,696 92 5	3,733 84 0
Williams ...	7,463 00	26 49 4	.....	55 97 0	82 46 4
Wood	149,561 00	530 94 1	159 00 0	2,182 47 3	2,872 41 4
Wyandot	296,458 00	1,052 42 6	.....	1,655 63 2	2,708 05 8
Total in 1854	23,878,877 27	84,770 01 4	21,581 21 5	115,770 90 2	222,122 13 1
Total in 1853	17,591,893 84	89,718 63 5	12,804 12 3	100,225 94 6	202,748 70 4

In the counties marked thus (*) the penalty of 50 per cent. is included in the taxable valuation.

TURNPIKE ROADS.

TABULAR STATEMENT exhibiting the taxable valuation at which the property of the Turnpike Road Companies of Ohio, (including penalty) was entered on the duplicate of 1854, together with the amount of taxes charged thereon in the several counties in which Turnpike Roads are located, distinguishing between the taxes for State purposes and those assessed under a levy by town, city, and county authority.

COUNTIES.	Total taxable valuation.	State Taxes.	Taxes for all other purposes.	Total Taxes.
Adams	\$20,200 00	\$71 71 0	\$80 88 7	\$152 59 7
Brown	4,734 00	16 80 6	15 62 3	32 42 9
Butler*	42,907 00	152 31 9	132 45 5	284 77 4
Champaign	3,450 00	12 24 7	11 90 7	24 15 4
Clark	4,428 00	15 70 9	15 23 7	30 95 6
Clermont	20,102 00	71 36 2	72 37 2	143 73 4
Cuyahoga	550 00	1 95 2	3 37 5	5 32 7
Darke	3,415 00	12 12 3	19 97 7	32 10 0
Fairfield	19,326 00	68 60 7	67 58 3	136 19 0
Franklin	46,393 00	164 69 1	154 70 5	319 40 6
Greene*	14,684 00	52 12 8	50 88 6	103 01 4
Hamilton*	159,620 00	566 65 1	1,217 17 2	1,783 82 3
Highland	1,625 00	5 76 8	5 09 6	10 86 4
Medina	900 00	3 19 5	5 54 5	8 74 0
Miami	40,020 00	142 07 1	218 41 8	360 48 9
Montgomery	7,690 00	27 29 9	19 51 6	46 81 5
Muskingum	12,799 00	45 43 6	48 05 2	93 48 8
Perry	11,491 00	40 79 3	55 03 2	95 82 5
Pickaway	13,348 00	47 38 5	72 74 9	120 13 4
Preble	5,550 00	19 70 2	16 69 6	36 39 8
Ross	10,510 00	37 31 0	42 52 5	79 83 5
Shelby	7,075 00	25 11 6	42 46 9	67 58 5
Trumbull	7,026 00	24 94 2	26 46 2	51 40 4
Warren	12,053 00	42 78 8	39 43 6	82 22 4
Total in 1854	469,896 00	1,668 13 0	2,434 17 5	4,102 30 5
Total in 1853	479,411 54	2,444 99 2	2,606 08 6	5,051 07 8

In the counties marked thus (*) the penalty of 50 per cent. is included in the valuation.

BRIDGES.

TABULAR STATEMENT exhibiting the taxable valuation at which the property of the Bridge Companies of Ohio was entered on the duplicate of 1854, together with the amount of taxes charged thereon in the several counties in which Bridges are located, distinguishing between the taxes for State purposes and those assessed under a levy by town, city, and county authority.

COUNTIES.	Total valuation.	State Taxes.	Taxes for all other purposes.	Total Taxes.
Butler	\$20,740 00	\$73 62 7	\$131 91 0	\$205 53 7
Hamilton	36,052 00	127 99 4	253 50 3	381 48 7
Lucas	2,950 00	10 47 2	54 85 2	65 32 4
Montgomery	12,250 00	43 48 7	105 78 8	149 27 5
Muskingum	63,000 00	223 65 1	529 15 0	752 80 1
Washington	5,600 00	19 88 0	26 22 0	46 10 0
Wood	2,000 00	7 10 0	44 90 0	52 00 0
Total in 1854	142,592 00	506 20 1	1,146 32 3	1,652 52 4
Total in 1853	175,799 00	896 57 4	1,354 45 5	2,251 02 9

NOTE.—In Hamilton county, the penalty of 50 per cent. is included in the valuation.

PLANK ROADS.

TABULAR STATEMENT exhibiting the taxable valuation, (including penalty) at which the property of the Plank Road Companies of Ohio, was entered on the duplicate of 1854, together with the amount of taxes charged thereon in the several counties in which Plank Roads are located, distinguishing between the taxes for State purposes and those assessed under a levy by town, city, or county authority.

COUNTIES.	Total taxable valuation.	States Taxes.	Taxes for all other purposes.	Total Taxes.
Ashtabula*	\$26,775 00	\$95 06 2	\$150 82 8	\$245 89 0
Auglaize.....	8,800 00	31 24 0	47 90 0	79 14 0
Belmont	3,200 00	11 36 0	21 38 6	32 74 6
Brown	417 00	1 48 0	4 57 6	6 05 6
Columbiana	903 00	3 20 5	1 58 0	4 78 5
Cuyahoga*.....	63,949 00	227 01 7	284 11 7	511 13 4
Defiance.....	4,500 00	15 98 0	45 99 0	61 97 0
Delaware	2,400 00	8 50 4	17 20 6	25 71 0
Erie	5,750 00	20 41 2	29 30 2	49 71 4
Franklin.....	38,868 00	137 98 1	110 02 5	248 00 6
Hamilton.....	2,500 00	8 87 5	20 62 5	29 50 0
Harrison	15,500 00	55 02 6	41 11 8	96 14 4
Huron*	23,418 00	83 13 4	166 72 6	249 86 0
Jefferson	10,878 00	38 61 4	36 73 2	75 35 6
Lake.....	3,500 00	12 42 5	12 42 5	24 85 0
Licking*.....	14,000 00	49 70 0	54 30 0	104 00 0
Lucas	9,510 00	33 76 0	129 48 5	163 24 5
Mahoning.....	7,101 00	25 20 8	32 66 3	57 87 1
Mercer.....	12,000 00	42 60 0	56 40 0	99 00 0
Montgomery.....	14,921 00	52 96 9	40 83 0	93 79 9
Putnam*.....	450 00	1 59 7	5 37 7	6 97 4
Sanduaky.....	3,852 00	13 67 4	16 33 0	30 00 4
Seneca.....	9,022 00	32 02 8	31 59 7	63 62 5
Trumbull	13,125 00	46 59 4	59 39 0	105 98 4
Washington	8,000 00	28 40 0	36 80 0	65 20 0
Wyandot	8,500 00	30 17 5	54 52 5	84 70 0
Total in 1854.....	311,839 00	1,107 02 8	1,508 23 3	2,615 26 1
Total in 1853.....	326,670 00	1,671 11 6	1,965 49 8	3,636 61 4

In the counties marked thus, (*) the penalty of 50 per cent. is included in the taxable valuation.

TELEGRAPH COMPANIES.

TABULAR STATEMENT exhibiting the taxable valuation at which the property of the Telegraph Companies of Ohio was entered on the duplicate of 1854, together with the amount of taxes charged thereon in the several counties in which Telegraph Lines are located, distinguishing between the taxes for State purposes, and those assessed under a levy by town, city or county authority.

COUNTIES.	Total Taxable valuation	State Taxes.	City, Town and Borough Taxes.	Taxes for County, Township, Road, Bridge Poor and all other purposes.	Total Taxes.
Ashland	\$750 00	\$2 66 2	24 0	\$3 54 3	\$6 44 5
Ashabula*	4,500 00	15 97 5	.....	22 89 0	38 86 5
Belmont	1,146 00	4 06 8	.....	14 88 9	18 95 7
Butler*	3,020 00	10 72 5	97 5	8 28 9	19 98 9
Clark*	2,153 00	7 64 3	\$1 13 6	6 58 9	15 36 8
Clinton	900 00	3 19 4	7 2	3 09 0	6 35 6
Columbiana	1,049 00	3 72 3	.....	8 44 5	12 16 8
Crawford	360 00	1 27 8	.....	2 60 1	3 87 9
Cuyahoga	930 00	3 30 1	67 5	3 81 0	7 78 6
Darke	960 00	3 40 8	.....	6 32 5	9 73 3
Defiance	500 00	1 77 5	.....	6 33 5	8 11 0
Delaware	720 00	2 55 5	28 8	5 27 2	8 11 5
Erie	2,235 00	8 28 8	1 44 0	11 23 0	20 95 8
Fairfield	600 00	2 13 0	62 5	2 67 5	5 43 0
Fayette	600 00	2 13 0	63 0	2 67 0	5 43 0
Franklin	5,717 00	20 29 5	.....	18 05 2	38 34 7
Greene*	1,585 00	5 59 2	.....	4 29 5	9 88 7
Guernsey	1,180 00	4 18 9	.....	6 82 4	11 01 3
Hamilton	870 00	3 08 8	5 58 5	5 89 9	14 57 2
Hardin*	360 00	1 26 4	4 8	2 08 5	3 39 7
Henry	1,050 00	3 72 9	.....	8 91 5	12 64 4
Huron*	2,620 00	9 33 2	33 7	14 98 7	24 65 6
Jefferson	660 00	2 34 3	1 98 0	4 25 7	8 58 0
Knox	630 00	2 23 6	20 0	2 47 6	4 91 2
Lake*	2 880 00	10 22 4	.....	14 40 0	24 62 4
Licking*	3,522 00	12 50 3	42 0	12 18 1	25 10 4
Logan	158 00	56 0	39 5	1 13 8	2 09 3
Lorain	2,790 00	9 60 4	.....	13 93 0	23 53 4
Lucas	4,400 00	15 62 0	12 77 5	48 96 9	77 36 4
Madison	1,340 00	4 75 7	.....	3 52 8	8 28 5
Medina	600 00	2 13 0	.....	2 83 5	4 96 5
Montgomery	39,239 00	139 29 7	260 93 7	80 40 9	480 64 3
Morrow	720 00	2 55 5	.....	2 44 4	4 99 9
Muskingum	1,525 00	5 44 3	1 08 0	5 14 5	11 66 8
Paulding*	1,073 00	3 80 9	.....	15 07 7	18 88 6
Pickaway	1,460 00	5 18 3	90 0	5 68 9	11 77 2
Pike	923 00	3 27 5	39 9	3 88 2	7 55 6
Portage	305 00	1 08 2	6 0	1 33 1	2 47 3
Richland*	3,240 00	11 40 2	22 68 0	9 55 9	43 64 1
Rose	1,163 00	4 12 9	31 9	4 55 2	9 00 0
Sandusky	1,652 00	5 92 6	10 90 2	11 56 4	28 39 2
Scioto	840 00	2 98 2	42 5	1 92 2	5 32 9
Seneca	253 00	89 8	.....	1 37 8	2 27 6
Stark	2,652 00	9 40 0	2 29 5	11 89 4	23 58 9
Tuscarawas	466 00	1 65 4	.....	1 75 6	3 41 0
Warren	1,050 00	3 72 7	.....	3 70 0	7 42 7
Wayne	750 00	2 66 2	2 25 0	6 45 0	11 36 2
Wood	1,400 00	4 97 0	4 50 0	27 93 8	37 40 8
Wyandot*	613 00	2 17 2	.....	3 61 5	5 78 7
Total	110,109 00	390 88 6	334 56 8	471 72 9	1 197 18 3

In the counties marked thus (*) the penalty of 50 per cent. is included in the taxable valuation.

INSURANCE COMPANIES.

TABULAR STATEMENT exhibiting the taxable valuation at which the property of the Insurance Companies of Ohio, and of the Agencies of Foreign Insurance Companies, was entered on the duplicate of 1854, together with the amount of taxes charged thereon in the several counties in which said Companies and Agencies are located, distinguishing between the taxes for State purposes and those assessed under a levy by town, city and county authority.

COUNTIES.	Total taxable valuation.	State Taxes.	City, town, and borough taxes.	Taxes for county, township, road, poor, bridge, and all other purposes.	Total Taxes.
Ashland.....	\$2,500 00	\$8 87 5	\$10 00 0	\$18 50 0	\$37 37 5
Ashtabula...	2,464 00	8 74 7	.....	9 82 7	18 57 4
Athens	140 00	49 7	10 5	1 74 3	2 34 5
Brown	2,900 00	7 85 9	15 40 0	15 29 3	38 55 2
Butler*.....	4,747 00	16 85 2	27 78 5	9 17 8	53 81 5
Champaign...	56,660 00	201 14 3	169 98 0	184 14 5	555 26 8
Clark	4,714 00	16 73 3	37 71 2	14 37 9	68 82 4
Clermont....	6,504 00	23 08 9	5 51 8	17 61 3	46 22 0
Columbiana..	14,009 00	49 73 2	9 80 6	94 56 2	154 10 0
Cuyahoga ...	165,704 00	588 24 9	1,864 17 0	347 97 8	2,800 39 7
Erie*	24,216 00	85 96 6	94 50 4	172 38 6	352 85 6
Fairfield*...	6,703 00	23 79 6	14 24 4	36 42 1	74 46 1
Franklin	26,429 00	93 82 2	85 89 2	104 39 7	284 11 1
Hamilton ...	503,422 00	1,787 14 8	3,231 96 9	3,413 00 1	8,432 11 8
Harrison	104 00	36 9	10 4	65 2	1 12 5
Highland ...	240 00	85 2	24 0	99 6	2 08 8
Jefferson	3,820 00	13 56 1	11 46 0	24 63 9	49 66 0
Knox	1,591 00	5 54 6	6 36 4	6 44 5	18 35 5
Lake	3,182 00	11 29 6	11 13 8	8 43 1	30 86 5
Lawrence ...	637 00	2 26 0	3 50 3	3 82 1	9 58 4
Licking	2,278 00	8 08 7	15 77 3	10 01 4	33 87 4
Logan	200 00	71 0	50 0	1 44 0	2 65 0
Lucas	80,080 00	284 28 4	1,199 24 5	797 36 6	2,280 89 5
Medina	4,134 00	14 67 5	.....	18 39 7	33 07 2
Miami	3,142 00	11 15 2	10 67 0	32 35 0	54 17 2
Montgomery..	5,182 00	18 39 6	34 45 9	10 62 1	63 47 6
Muskingum ..	19,777 00	70 21 8	142 39 1	84 05 6	296 66 5
Pickaway ...	2,193 00	7 78 6	6 57 9	14 58 4	28 94 9
Portage	940 00	3 33 6	3 76 0	3 99 5	11 09 1
Preble	673 00	2 38 8	2 01 9	4 17 4	8 58 1
Richland*...	5,204 00	18 47 3	36 42 7	15 37 5	70 27 5
Ross	14,632 00	51 94 6	61 45 4	94 37 4	207 77 4
Sandusky	484 00	1 76 7	3 19 4	2 65 5	7 61 6
Scioto	3,174 00	11 26 6	26 97 8	7 77 9	46 02 3
Seneca	100 00	35 5	75 0	41 0	1 51 5
Stark	9,478 00	33 64 6	37 91 0	48 33 7	119 89 5
Summit	2,955 00	10 49 0	11 65 4	11 31 5	33 45 9
Trumbull ...	1,514 00	5 37 8	3 02 8	7 10 4	15 51 0
Tuscarawas ..	533 00	1 89 2	.....	3 01 2	4 90 4
Warren	1,485 00	5 27 2	.....	7 46 3	12 73 5
Washington..	1,253 00	4 44 8	10 64 4	5 76 9	20 86 1
Wayne*	667 00	2 36 7	2 00 1	5 73 6	10 10 4
Wood	864 00	3 06 7	12 96 0	19 39 7	35 42 4
Total in 1854	990,928 00	3,517 79 4	7,122 22 2	5,690 12 7	16,330 21 3
Total in 1853	897,064 00	4,574 98 5	7,151 75 9	5,385 93 8	17,112 68

In the counties marked thus (*) the penalty of 50 per cent. is included in the taxable valuation.

TAXES OF 1854, ON OHIO LIFE INSURANCE & TRUST COMPANY.

TABULAR STATEMENT showing the taxable valuation of the loans, &c., of the Ohio Life Insurance and Trust Company, as returned under the oath of its President to the Auditors of the several counties of Ohio—together with the amount of taxes assessed thereon, distinguishing between the taxes assessed for State and those assessed for other purposes.

COUNTIES.	Total valuation.	State Taxes.	All other Taxes.	Total Tax.
Allen	\$3,600 00	\$12 78 0	\$21 60 0	\$34 38 0
Ashtabula	3,200 00	11 36 0	16 89 0	28 25 0
Belmont	2,989 32	10 61 2	91 14 5	101 75 7
Brown	7,400 00	26 27 0	29 23 0	55 50 0
Butler	125,613 00	445 92 6	449 06 7	894 99 3
Carroll	8,950 00	31 77 3	17 18 5	48 95 8
Champaign	48,504 00	172 18 9	215 84 3	388 03 2
Clark	58,638 00	208 16 5	283 22 1	491 38 6
Clermont	29,406 64	104 39 3	176 31 3	280 70 6
Clinton	8,838 00	31 37 5	41 40 6	72 78 1
Columbiana	15,400 00	54 67 0	114 73 0	169 40 0
Coshocton	3,500 00	12 42 5	36 57 5	49 00 0
Crawford	5,200 00	18 46 0	28 34 0	46 80 0
Cuyahoga	92,413 00	328 06 6	1,058 12 9	1,386 19 5
Darke	5,400 00	19 17 0	39 15 0	58 32 0
Defiance	8,500 00	30 17 5	68 00 0	98 17 5
Delaware	3,700 00	13 13 5	18 31 5	31 45 0
Erie	4,260 00	15 12 3	16 21 3	31 33 6
Fairfield	32,496 00	115 36 1	177 54 0	292 90 1
Fayette	1,300 00	4 61 5	5 52 9	10 14 4
Franklin	69,193 00	245 63 5	351 69 7	597 33 2
Gallia	4,000 00	14 21 0	17 67 0	31 88 0
Geauga	250 00	88 7	81 5	1 70 2
Greene	38,428 00	136 41 9	266 28 7	402 70 6
Guernsey	1,200 00	4 26 0	6 94 0	11 20 0
Hamilton	2,478,958 00	8,800 31 0	27,172 56 1	35,972 87 1
Harrison	17,650 00	62 65 7	93 96 6	156 62 3
Henry	1,500 00	5 32 5	9 90 0	15 22 5
Holmes	8,602 00	30 53 7	46 88 0	77 41 7
Huron	13,506 00	47 94 6	78 47 0	126 41 6
Jackson	1,000 00	3 55 0	7 00 0	10 55 0
Jefferson	4 440 00	15 76 2	35 41 8	51 18 0
Knox	39,076 00	138 71 9	186 36 6	325 08 5
Licking	276 00	98 0	3 16 0	4 14 0
Logan	1,658 00	5 88 4	16 18 9	22 07 3
Lorain	7,819 00	27 75 5	43 04 6	70 80 1
Lucas	15,780 00	56 01 9	393 71 1	449 73 0
Madison	5,163 00	19 32 8	21 10 6	39 43 4
Marion	14,674 18	52 09 2	65 30 0	117 39 2
Medina	1,498 00	5 31 7	6 74 1	12 05 8
Mercer	2,395 00	8 50 2	20 83 7	29 33 9
Miami	18,261 00	64 82 6	113 21 7	178 04 3
Monroe	3,400 00	12 07 0	19 04 0	31 11 0
Montgomery	84,482 00	299 91 1	441 03 9	740 95 0
Morgan	1,850 00	6 56 8	15 35 5	21 92 3
Muskingum	2,550 00	9 05 2	15 23 3	24 28 5
Ottawa	500 00	1 77 5	3 62 5	5 40 0
Paulding	1,200 00	4 26 0	18 43 8	22 69 8
Perry	1,242 00	4 40 9	10 93 0	15 33 9
Pickaway	58,400 00	207 32 4	563 56 0	770 88 4
Pike	2,500 00	8 87 5	15 40 0	24 27 5
Portage	18,650 00	66 20 7	104 60 0	170 80 7
Preble	5,200 00	18 46 0	47 84 0	66 30 0
Richland	5,252 00	18 64 5	52 25 8	70 90 3

TABULAR STATEMENT—Continued.

COUNTIES.	Total valuation.	State Taxes.	All other Taxes.	Total Tax.
Ross	\$30,714 00	\$109 03 0	\$171 35 8	\$280 38 8
Sandusky	8,691 00	30 85 3	59 53 3	90 38 6
Scioto	9,800 00	34 78 3	60 02 5	94 80 8
Seneca	35,904 00	127 45 9	157 97 6	285 43 5
Shelby	4,110 00	14 59 1	31 85 2	46 44 3
Stark	31,690 00	112 49 9	288 37 9	400 87 8
Trumbull	1,000 00	3 55 0	6 70 0	10 25 0
Tuscarawas	18,951 00	67 27 6	71 44 5	138 72 1
Union	4,400 00	15 62 0	15 62 0	31 24 0
Vanwert	2,600 00	9 23 0	25 73 2	34 96 2
Vinton	5,600 00	19 88 0	34 51 5	54 39 5
Warren	45,870 00	162 83 9	192 65 4	355 49 3
Washington	1,000 00	3 55 0	13 10 0	16 65 0
Wayne	3,550 00	12 60 2	15 36 8	27 97 0
Williams	3,500 00	12 42 5	26 25 2	38 67 7
Wood	4,796 49	17 02 7	75 23 8	92 26 5
Wyandot	1,000 00	3 55 0	2 90 0	6 45 0
Total	3,613,037 63	12,826 28 3	34,417 66 3	47,243 94 6

NOTE.—The Ohio Life Insurance and Trust Company having taken an appeal from the decision of the Supreme Court of Ohio to the Supreme Court of the United States, and the appeal not being sustained, the Company made the above return of its taxable property for the year 1854. The taxes assessed thereon as above shown, (with one or two modifications) have been fully paid. The delinquencies of former years in the various counties are also in the course of adjustment—the State accepting from the Company sworn statements of its taxable assets for the years 1852 and 1853, and computing its taxes on the basis furnished by said statements. In addition to the payment of the regular taxes with interest and Treasurer's penalty, thus ascertained, the Company also reimburses the State and Counties for the lawyers' fees and other expenses they have respectively incurred, in consequence of its refusal to list its property and pay the taxes thereon at the time and in the manner prescribed by law.

BANKS.

TABULAR STATEMENT exhibiting the taxable valuation, (including penalty,) at which the property of the incorporated Banking Institutions of Ohio was entered on the duplicate of 1854, together with the amount of taxes charged thereon in the several counties where said Banks are located, distinguishing between the taxes for State purposes, and those assessed under a levy by town, city or county authority.

COUNTIES.	Total taxable valuation.	State Taxes.	City, town, and borough tax.	Taxes for county, township, road, bridge, poor, and all other purposes.	Total Taxes.
Ashtabula...	\$228,221 00	\$1,023 18 4	.....	\$1,152 88 4	\$2,176 06 8
Belmont*.....	626,094 00	2,222 63 3	\$939 14 1	1,836 50 0	4,998 27 4
Brown*.....	516,061 00	1,832 01 6	3,612 42 7	3,586 62 4	9,031 06 7
Champaign...	152,200 00	540 31 8	456 60 0	494 65 0	1,491 56 8
Clark*.....	598,710 00	2,125 42 1	4,789 68 0	1,826 06 5	8,741 16 6
Columbiana...	387,475 00	1,375 53 6	774 95 0	678 10 1	2,828 58 7
Cuyahoga*...	3,588,879 00	12,740 52 0	40,374 88 4	7,536 65 0	60,652 05 4
Delaware*...	579,957 00	2,058 84 7	1,159 91 4	4,407 67 3	7,626 43 4
Erie.....	649,852 00	2,306 97 4	2,599 44 8	4,607 23 3	9,513 65 5
Fairfield*...	605,688 00	2,150 19 2	1,287 08 7	7,053 70 3	10,490 98 2
Franklin*....	2,754,602 00	9,778 84 0	8,952 45 7	10,880 68 2	29,611 97 9
Greene.....	367,994 00	1,306 37 9	1,140 78 1	1,379 97 8	3,827 13 8
Guernsey*...	523,810 00	1,859 52 5	916 66 7	1,388 09 7	4,164 28 9
Hamilton*...	2,838,173 00	10,075 51 4	18,221 07 1	19,242 81 2	47,539 39 7
Harrison.....	312,610 00	1,109 76 5	312 60 0	1,953 81 3	3,376 17 8
Hocking*...	554,832 00	1,969 65 3	1,109 66 4	4,605 10 5	7,684 42 2
Huron*.....	712,650 00	2,529 91 7	1,603 46 3	5,858 96 5	9,992 34 5
Jefferson.....	785,537 00	2,788 65 5	1,390 84 4	3,720 49 3	7,899 99 2
Knox*.....	538,118 28	1,910 30 9	2,152 47 2	2,179 37 7	6,242 15 8
Lake*.....	406,642 00	1,443 57 9	1,423 24 8	1,077 60 2	3,944 42 9
Lawrence.....	159,638 85	566 71 7	878 00 3	957 83 3	2,402 55 3
Lorain.....	387,639 00	1,376 11 6	387 63 9	2,597 17 8	4,360 93 3
Lucas.....	694,960 00	2,467 10 8	10,424 40 0	6,914 85 2	19,806 36 0
Mahoning*...	360,513 00	1,279 82 1	540 76 9	2,409 42 9	4,230 01 9
Marion.....	302,694 00	1,074 56 3	454 04 1	1,846 43 4	3,375 03 8
Miami.....	767,734 00	2,725 45 6	2,722 57 5	7,858 24 2	13,306 27 3
Montgomery..	281,903 00	998 27 0	1,869 99 9	576 46 6	3,444 73 5
Muskingum*..	1,428,062 00	5,069 62 1	10,282 04 5	6,069 26 4	21,420 93 0
Pickaway.....	1,017,223 00	3,611 14 1	3,051 66 9	6,792 17 0	13,454 98 0
Portage.....	477,386 00	1,694 71 9	1,440 80 0	2,257 39 3	5,392 91 2
Preble*.....	542,722 00	1,926 66 3	1,628 16 6	3,364 87 6	6,919 70 5
Richland.....	376,021 00	1,334 87 5	2,632 14 7	1,109 21 1	5,076 23 3
Ross.....	1,258,441 00	4,467 46 6	5,285 44 2	8,116 94 4	17,869 85 2
Scioto*.....	418,153 00	1,484 44 3	3,554 30 0	1,024 47 0	6,063 21 3
Stark.....	846,602 00	3,005 43 5	2,631 38 0	2,392 35 8	8,029 17 3
Summit.....	816,371 00	2,898 11 6	2,645 76 4	3,366 86 4	8,910 74 4
Trumbull.....	642,173 00	2,279 71 0	1,284 34 6	3,018 21 4	6,582 27 0
Washington..	598,647 00	2,125 19 7	5,687 14 6	2,155 12 8	9,967 47 1
Wayne*.....	529,092 00	1,878 27 6	1,587 27 6	4,550 18 0	8,015 73 2
Total.....	29,693,380 13	105,411 50 0	152,205 29 5	152,844 51 3	410,461 30 8

In counties marked thus, (*) the penalty of 50 per cent. is included in the taxable valuation.

TAXES ON BANKS.

TABULAR STATEMENT showing the names of the several Banking Institutions incorporated by the State of Ohio, and the amount of property entered to each on the Grand Duplicate of 1854, together with the amount of taxes assessed thereon, distinguishing between those for State purposes and those assessed under a levy by town, city or county authority.

NAMES OF BANKS.		Valuation of notes and bills discounted, money and other taxable assets.	Penalty added by Auditor.	Total taxable Valuation.	State Taxes.	City, town, and borough taxes.	Taxes for county, township, road, bridge, poor and all other purposes.	Total Taxes.
BRANCHES STATE BANK OF OHIO.								
Akron Branch.....	\$481,048 00	.....	.....	\$481,048 00	\$1,707 70 0	\$2,645 76 4	\$1,539 35 4	\$5,892 81 8
Belmont Branch.....	417,396 00	\$208,698 00	.....	626,094 00	2,222 63 3	939 14 1	1,836 50 0	4,998 27 4
Chillicothe Branch.....	704,925 00	.....	.....	704,925 00	2,502 48 4	2,960 68 5	4,546 76 6	10,009 93 5
Commercial Branch, Cleveland.....	1,019,429 00	509,714 00	.....	1,529,143 00	5,498 45 7	17,202 85 8	3,211 20 1	25,842 51 6
Commercial Branch, Toledo.....	694,960 00	.....	.....	694,960 00	2,467 10 8	10,424 40 0	6,914 85 2	19,806 36 0
Delaware County Branch, Delaware.....	386,638 00	193,319 00	.....	579,957 00	2,058 84 7	1,159 91 4	4,407 67 3	7,626 43 4
Exchange Branch, Columbus.....	501,943 00	250,971 00	.....	752,914 00	2,672 84 4	2,446 97 1	2,974 01 1	8,093 82 6
Farmers' Branch, Ashtabula.....	288,221 00	.....	.....	288,221 00	1,023 18 4	.....	1,152 88 4	2,176 06 8
Farmers' Branch, Mansfield.....	376,021 00	.....	.....	376,021 00	1,334 87 5	2,632 14 7	1,109 21 1	5,076 23 3
Farmers' Branch, Ripley.....	344,041 00	172,020 00	.....	516,061 00	1,832 00 6	3,612 42 7	3,586 62 4	9,031 05 7
Farmers' Branch, Salem.....	387,475 00	.....	.....	387,475 00	1,375 53 0	774 95 0	678 10 1	2,828 58 1
Franklin Branch, Columbus.....	673,338 00	336,669 00	.....	1,010,007 00	3,585 52 5	3,282 52 2	3,989 52 7	10,857 57 4
Guernsey Branch, Washington.....	349,207 80	174,603 00	.....	523,810 00	1,859 52 5	916 66 7	1,388 09 7	4,164 28 9
Harrison County Branch, Cadiz.....	312,610 00	.....	.....	312,610 00	1,109 76 5	312 61 0	1,953 81 3	3,376 18 8
Hocking Valley Branch, Lancaster.....	403,792 00	201,896 00	.....	605,688 00	2,150 19 0	1,287 08 7	7,053 70 3	10,490 98 0
Jefferson Branch, Steubenville.....	434,349 00	.....	.....	434,349 00	1,542 03 9	1,303 04 7	2,801 55 1	5,646 63 7
Knox County Branch, Mount Vernon.....	358,745 52	179,372 76	.....	538,118 28	1,910 30 9	2,152 47 2	2,179 37 7	6,242 15 8
Logan Branch, Logan.....	369,888 00	184,944 00	.....	554,832 00	1,969 65 3	1,109 66 4	4,605 10 5	7,684 42 2
Lorain Branch, Elyria.....	387,639 00	.....	.....	387,639 00	1,376 10 8	387 63 9	2,597 17 8	4,360 92 5
Mad River Valley Branch, Springfield.....	313,695 00	156,848 00	.....	470,543 00	1,670 41 8	3,764 34 4	1,435 15 6	6,869 91 8
Marietta Branch.....	598,647 00	.....	.....	598,647 00	2,125 19 7	6,857 14 6	2,155 12 8	9,967 47 1
Mechanics' and Traders' Branch, Cincinnati.....	712,288 00	356,144 00	.....	1,068,432 00	3,792 93 3	5,689 33 5	7,243 96 8	17,696 23 6
Mechanics' Branch, Cleveland.....	541,032 00	270,516 00	.....	811,548 00	2,860 99 5	9,129 91 5	1,704 25 1	13,715 16 1
Miami County Branch, Troy.....	363,010 00	.....	.....	363,010 00	1,288 68 6	2,722 57 5	3,183 73 5	7,114 99 6
Mount Pleasant Branch, Mount Pleasant.....	351,188 00	.....	.....	351,188 00	1,246 70 7	87 79 7	918 94 2	2,253 44 6
Muskingum Branch, Zanesville.....	411,931 00	205,965 00	.....	617,896 00	2,193 53 0	4,448 85 1	2,626 05 9	9,268 44 0
Norwalk Branch.....	475,100 00	237,550 00	.....	712,650 00	2,529 90 8	1,603 46 3	5,858 96 5	9,992 33 6
Piqua Branch.....	404,724 00	.....	.....	404,724 00	1,436 77 0	.....	4,754 50 7	6,191 27 7
Portage County Branch, Ravenna.....	360,205 00	.....	.....	360,205 00	1,278 70 7	1,440 82 0	1,530 87 1	4,250 39 8
Portsmouth Branch.....	278,769 00	139,384 00	.....	418,153 00	1,484 44 3	3,554 30 0	1,024 47 5	6,063 21 8
Preble County Branch, Eaton.....	361,815 00	180,907 00	.....	542,722 00	1,926 06 0	1,628 16 6	3,364 87 6	6,919 70 2

Ross County Branch, Chillicothe.....	553,516 00	.....	553,516 00	1,964 98 2	2,324 76 7	3,570 17 8	7,859 92 7
Summit Co. Branch, Cuyahoga Falls.....	335,323 00	.....	335,323 00	1,190 39 6	.....	1,827 51 0	3,017 90 6
Union Bank Branch, Massillon.....	534,595 00	.....	534,595 00	1,897 80 2	1,603 78 5	1,363 21 7	4,864 80 4
Wayne Co. Branch, Wooster.....	352,728 00	176,364 00	529,092 00	1,878 27 6	1,587 27 6	4,550 18 0	8,015 73 2
Xenia Branch.....	367,994 00	.....	367,994 00	1,308 37 9	1,140 78 1	1,379 97 8	3,827 13 8
Total State Branches.....	16,208,225 52	4,135,884 76	20,344,110 28	72,221 59 1	103,134 26 6	106,937 52 4	282,293 38 1
INDEPENDENT BANKS.							
Bank of Geauga.....	406,642 00	.....	406,642 00	1,443 57 9	1,423 24 8	1,077 60 2	3,944 42 9
Canal Bank of Cleveland.....	382,540 00	191,270 00	573,810 00	2,037 02 5	6,455 36 0	1,205 00 4	9,697 38 9
City Bank of Cleveland.....	346,639 00	.....	346,639 00	1,230 78 4	3,900 36 3	728 06 8	5,859 21 5
City Bank of Columbus.....	661,121 00	330,560 00	991,681 00	3,520 46 8	3,222 96 4	3,917 14 4	10,660 57 6
City Bank of Cincinnati.....	368,858 00	184,429 00	553,287 00	1,964 16 8	3,552 10 2	3,751 28 7	9,267 55 7
Commercial Bank of Cincinnati.....	488,364 00	.....	488,364 00	1,733 69 2	3,135 29 6	3,311 10 9	8,180 09 7
Franklin Bank of Zanesville.....	540,111 00	270,055 00	810,166 00	2,876 08 9	5,833 19 5	3,443 20 6	12,152 49 0
Mahoning County Bank, Youngstown.....	360,513 00	.....	360,513 00	1,279 82 4	540 76 9	2,409 42 9	4,230 02 2
Sandusky City Bank.....	344,710 00	.....	344,710 00	1,223 72 0	1,378 84 0	2,438 23 1	5,040 79 1
Western Reserve Bank, Warren.....	642,173 00	.....	642,173 00	2,279 71 0	1,284 34 6	3,018 21 4	6,582 27 0
Total.....	4,541,731 00	976,314 00	5,518,045 00	19,589 05 9	30,726 48 3	25,299 29 4	75,614 83 6
FREE BANKS.							
Bank of Commerce, Cleveland.....	188,446 00	.....	188,446 00	668 98 3	2,120 01 7	395 73 7	3,184 73 7
Bank of Marion.....	302,694 00	.....	302,694 00	1,074 56 3	454 04 1	1,846 43 4	3,375 03 8
Champaign Co. Bank, Urbana.....	152,200 00	.....	152,200 00	540 31 0	456 60 0	494 65 0	1,491 56 0
Franklin Bank of Portage County.....	117,181 00	.....	117,181 00	415 99 2	.....	726 52 2	1,142 51 4
Forest City Bank, Cleveland.....	139,233 00	.....	139,233 00	494 27 7	1,566 37 1	292 38 9	2,353 03 7
Iron Bank of Ironton.....	159,638 85	.....	159,638 85	566 71 7	878 01 3	957 83 3	2,402 56 3
Merchants' Bank of Massillon.....	220,433 00	.....	220,433 00	782 53 6	661 29 9	562 11 4	2,005 94 9
Miami Valley Bank of Dayton.....	281,203 00	.....	281,203 00	998 27 5	1,869 99 9	576 46 6	3,444 74 0
Pickaway County Bank, Circleville.....	464,473 00	.....	464,473 00	1,648 87 9	1,393 41 9	3,088 74 5	6,131 04 3
Savings Bank of Cincinnati.....	432,948 00	216,474 00	649,422 00	2,305 44 8	4,169 28 9	4,403 08 1	10,877 81 8
Springfield Bank.....	128,167 00	.....	128,167 00	454 99 3	1,025 33 6	390 90 9	1,871 23 8
Stark Co. Bank, Canton.....	91,574 00	.....	91,574 00	395 08 7	366 29 6	467 02 7	1,158 41 0
Union Bank, Sandusky City.....	305,142 00	.....	305,142 00	1,083 25 4	1,220 56 8	2,169 00 2	4,472 82 4
Total.....	2,983,332 85	216,474 00	3,199,806 85	11,359 31 4	16,181 24 8	16,370 90 9	43,911 47 1
Grand Total.....	23,733,289 37	5,328,672 76	29,061,962 13	103,169 96	41,504,041 99	71,48,607 72	740,819 68 8

The assessment of the old Bank of Circleville, and Lafayette Bank of Cincinnati, for the year 1854, are omitted from the above.

STATEMENT OF STOCKS held by the State and by individuals in Turnpike Companies; and of the dividends held by the State in Canal and Railroad Companies; and of the dividends paid to the State during the year ending November 15, 1854.

TURNPIKE STOCKS AND DIVIDENDS.				
	Stock held by the State.	Stock held by Individuals.	Total amount of Stock.	Dividends paid to the State.
Batavia Turnpike and Miami Bridge Company.....	\$30,250 00	\$38,750 00	\$69,000 00	\$534 50
Cincinnati, Montgomery, Hopkinsville, Rochester and Clarksville Turnpike Co.....	52,400 00	66,429 23	118,829 23	3,379 48
Cincinnati and Harrison Turnpike Company.....	86,050 00	80,050 00	166,100 00	897 00
Cincinnati and Hamilton Turnpike Company.....	44,350 00	46,367 50	91,437 50	4,927 00
Cincinnati, Columbus and Wooster Turnpike Company.....	75,800 00	75,800 00	151,600 00	.....
Cincinnati and Xenia Turnpike Company.....	178,650 00	197,067 26	375,717 26	.....
Circleville and Washington Turnpike Company.....	71,905 00	82,009 91	153,914 91	.....
Colerain, Oxford and Brookville Turnpike Company.....	85,775 47	95,215 34	180,990 81	3,632 22
Dayton and Springfield Turnpike Company.....	55,450 00	55,450 00	110,900 00	887 20
Dayton and Covington Turnpike Company.....	31,480 09	36,137 94	67,618 03	.....
Dayton, Centreville and Lebanon Turnpike Company.....	49,450 00	49,450 00	98,900 00	999 00
Dayton Western Turnpike Company.....	66,900 00	58,176 04	125,076 04	3,266 73
Great Miami Turnpike Company.....	57,199 89	82,835 24	140,035 13	.....
Goshen, Wilmington and Columbus Turnpike Company.....	102,725 00	119,050 00	221,775 00	.....
Hamilton, Springfield and Carthage Turnpike Company.....	33,450 00	39,350 00	72,800 00	800 00
Hamilton, Rossville, Dartrtown, Oxford and Fairhaven Turnpike Company.....	49,742 00	59,944 23	109,686 23	.....
Hamilton, Rossville, Newcomb and Eaton Turnpike Company.....	49,925 00	50,050 00	99,975 00	.....
Marietta and Newport Turnpike Company.....	15,000 00	15,000 00	30,000 00	.....
Milford and Chillicothe Turnpike Company.....	162,346 62	164,606 74	326,953 36	.....
Ohio Turnpike Company.....	55,000 00	50,260 04	105,260 04	.....
Portsmouth and Columbus Turnpike Company.....	78,369 87	86,516 09	164,885 96	.....
Ripley and Hillsborough Turnpike Company.....	50,575 00	52,300 00	102,875 00	.....
*Zanesville and Maysville Turnpike Company.....	.....	.....	.....	.....
Jefferson, South Charleston and Xenia Turnpike Company.....	42,300 00	40,729 35	83,029 35	.....
Total amount of Turnpike Stocks and Dividends.....	\$1,525,593 94	\$1,641,764 90	\$3,167,358 84	\$19,313 13

* Under an act of the General Assembly, passed March 20, 1851, the whole interest of the State in this road was sold at public outcry, in the town of Lancaster, Ohio, on the 9th day of October, 1852, and confirmed by the Court of Common Pleas of Muskingum county, at its February term, 1853. The consideration paid for the road was the assumption of all debts due by it at the date of sale. [See Local Laws, Vol. 49, p. 774.]

CANAL STOCKS.		Stock held by the State.	Stock held by Individuals.	Total amount of Stock.	Dividends in Cash.
Cincinnati and Whitewater Canal.....		\$150,000 00		\$150,000 00	.....
Pennsylvania and Ohio Canal.....		420,000 00	\$750,559 21	1,170,559 21	\$7,350 00
Total amount.....		\$570,000 00	\$750,559 21	\$1,320,559 21	\$7,350 00
RAILROAD STOCKS AND DIVIDENDS.		Number of Shares.	Stock held by the State.	Dividend bonds of Companies held by the State.	Dividends in Cash.
LITTLE MIAMI RAILROAD.					
Amount of stock held by the State, November 15, 1853.....		4,214	\$210,700 00	.....	.....
Dividends in stock made in 1854.....		210	10,500 00	.....	.....
Dividends in cash paid to the State during the fiscal year ending November 15, 1854.....		.....	.....	.....	\$10,570 00
		4,424	\$221,200 00	.....	\$10,570 00
MAD RIVER AND KEOKUK RAILROAD.					
Amount of stock and dividend bonds of the Company held by the State, Nov. 15, 1853.....		7,197	\$359,850 00	\$43,000 00	.....
Amount of dividends in stock made in 1854.....		719	35,950 00	.....	.....
Amount of interest on dividends paid during the fiscal year ending November 15, 1854.....		.....	.....	.....	\$2,580 00
		7,916	\$395,800 00	\$43,000 00	\$2,580 00
MANSFIELD AND SANDUSKY CITY RAILROAD.					
Amount of stock held by the State November 15, 1854.....		.....	\$33,333 00	.....	.....
Total amount of stock and of dividend bonds held by the State, November 15, 1854.....		12,340	\$650,333 00	\$43,000 00	\$13,150 00
RECAPITULATION.			Stock held by the State.	Dividend bonds of Railroad Compa- nies held by State.	Cash Dividends paid into the State Treasury.
Turnpike Companies.....			\$1,525,593 94	.....	\$19,313 13
Canal Companies.....			570,000 00	.....	7,350 00
Railroad Companies.....			650,333 00	\$43,000 00	13,150 00
Total of stock and dividend bonds held by State, and dividends paid during year ending Nov. 15, 1854.....			\$2,745,926 94	\$43,000 00	\$39,813 13

TABULAR STATEMENT of Tolls, Water Rents and Fines collected at the several offices on

Names of Canals and Offices.	Fines.	Water Rents.	Tolls.	Total.
OHIO CANAL.				
Cleveland			\$5,364 83	\$5,364 83
Akron	\$25 00	\$437 37	2,996 68	3,459 05
Massillon			1,297 43	1,297 43
Dover			1,156 59	1,156 59
Roscoe			451 79	451 79
Dresden			651 24	651 24
Zanesville			210 66	210 66
Newark		82 00	527 24	609 24
Carroll	25 00	665 00	1,358 59	2,048 59
Columbus		225 00	750 42	975 42
Circleville			1,104 87	1,104 87
Chillicothe	5 00		2,163 91	2,168 91
Portsmouth			2,338 32	2,338 32
Total	55 00	1,409 37	20,372 57	21,836 94
MIAMI AND ERIE CANAL.				
Cincinnati	25 00	8,154 43	5,385 01	13,561 44
Hamilton			1,158 75	1,158 75
Middletown			1,457 26	1,457 26
Dayton			2,736 47	2,736 47
Piqua		143 00	2,166 58	2,309 58
St. Mary's			602 85	602 85
Delphos			234 00	234 00
Junction		50 00	3,754 41	3,804 41
Maumee City		30 00	345 76	375 76
Toledo		220 52	6,465 84	6,686 36
Total	25 00	8,564 95	24,306 93	32,896 88
MUSKINGUM IMPROVEMENT.				
Dresden			212 04	212 04
Zanesville	10 00		2,608 81	2,618 81
McConnelsville		398 28	1,295 58	1,693 86
Harmar		54 00	1,609 56	1,663 56
Total	10 00	452 28	5,725 99	6,188 27
HOCKING CANAL.				
Carroll			395 31	395 31
Logan			1,210 78	1,210 78
Total			1,606 09	1,606 09
WALHONDING CANAL.				
Roscoe			9 62	9 62
Grand total	90 00	10,426 60	52,021 20	62,537 80

the Ohio Canals, and paid into the State Treasury during quarter ending February 15, 1854.

Tolls re- funded.	Collector's Salary.	Inspector's Salary.	Incidental Expenses.	Amount paid into the Treasury.	Total.
\$21 74	\$240 00	\$58 00	.....	\$4,961 47	\$5,281 21
56 89	400 00	133 32	\$7 47	2,861 37	3,459 05
.....	54 17	.....	1 22	1,242 04	1,297 43
.....	54 16	.....	6 30	1,096 13	1,156 59
.....	54 17	.....	.....	402 57	456 74
2 93	81 25	.....	5 43	511 12	600 73
75 76	.....	.....	.....	134 90	210 66
16 30	27 08	.....	.....	565 00	608 38
.....	45 85	.....	11 80	1,990 84	2,048 49
.....	141 68	.....	.....	832 74	974 42
5 36	143 73	.....	5 23	950 55	1,104 87
.....	140 59	.....	8 50	2,019 91	2,169 00
8 49	174 99	112 50	.....	2,042 34	2,338 32
187 47	1,557 67	303 82	45 95	19,610 98	21,705 89
2 61	400 01	150 00	18 15	12,133 10	12,703 87
.....	81 24	.....	2 68	806 36	890 28
.....	143 73	.....	4 11	1,804 07	1,951 91
.....	212 49	124 89	6 54	2,392 46	2,736 47
.....	200 00	.....	.....	2,109 48	2,309 48
.....	35 41	.....	15 49	.....	50 90
.....	35 42	.....	11 17	169 27	215 86
53 12	233 34	.....	3 00	600 00	889 46
.....
24 37	666 66	645 80	15 00	5,646 14	6,997 97
80 10	2,008 30	920 78	76 14	25,660 88	28,746 20
.....	.....	.....	.....	107 63	107 63
623 64	137 52	99 99	8 87	1,748 79	2,618 81
.....	116 66	.....	15 00	1,562 20	1,693 86
83	83 34	.....	.....	1,579 49	1,663 66
624 47	337 52	99 99	23 87	4,998 11	6,083 96
2 69	8 34	.....	85	383 43	395 31
.....	70 82	.....	.....	1,152 62	1,223 44
2 69	79 16	.....	85	1,536 05	1,618 75
.....	.....	.....	.....	9 62	9 62
894 73	3,982 65	1,324 59	146 81	51,815 64	58,164 44

TABULAR STATEMENT of Tolls, Water Rents and Fines collected at the several offices

Names of Canals and Offices.	Fines.	Water Rents.	Tolls.	Total.
OHIO CANAL.				
Cleveland.....			\$7,398 23	\$7,398 23
Akron			7,077 95	7,077 95
Massillon		\$237 50	2,934 55	3,172 05
Dover		1,000 00	2,806 23	3,806 23
Roscoe		580 30	1,653 53	2,203 83
Dresden			715 82	715 82
Zanesville			933 27	933 27
Newark			1,112 16	1,112 16
Carroll		863 45	4,909 10	5,772 55
Columbus		622 50	1,365 99	1,988 49
Circleville		1,200 00	1,342 21	2,542 21
Chillicothe.....	\$6 00	576 00	7,878 63	8,460 63
Portsmouth			3,362 82	3,362 82
Total	6 00	5,049 75	43,490 49	48,546 24
MIAMI AND ERIE CANAL.				
Cincinnati	25 00	535 00	17,319 72	17,879 72
Hamilton			580 56	580 56
Middletown		336 00	1,790 10	2,126 10
Dayton	102 16		5,734 76	5,836 92
Piqua		153 00	6,170 46	6,323 46
St. Mary's.....		867 73	2,353 70	3,221 43
Delphos		200 00	1,369 83	1,569 83
Junction.....	15 00	783 30	18,241 18	19,039 48
Maumee City.....		422 50	790 31	1,212 81
Toledo			11,133 02	11 133 02
Total	142 16	3,297 53	65,483 64	68,923 33
MUSKINGUM IMPROVEMENT.				
Dresden			273 48	273 48
Zanesville		1,425 00	2,714 57	4,139 57
McConnellsville		425 00	676 79	1,101 79
Harmar		477 64	3,912 40	4,390 04
Total		2,327 64	7,577 24	9,904 88
HOCKING CANAL.				
Carroll		138 00	904 17	1,042 17
Logan			1,659 04	1,659 04
Total		138 00	2,563 21	2,701 21
WALHONDING CANAL.				
Roscoe		75 00	24 99	99 99
Grand Total.....	148 16	10,887 92	119,139 57	130,175 65

on the Ohio Canals, and paid into the State Treasury during the quarter ending May 15, 1854.

Tolls re- funded.	Collector's Salary.	Inspector's Salary.	Incidental Expenses.	Am't paid into the Treasury.	Total.
\$99 14	\$528 00	\$600 00	\$1 97	\$6,272 74	\$7,501 85
.....	200 00	66 66	19 13	6,792 16	7,077 95
67 33	270 84	.....	96	2,832 92	3,172 05
4 28	270 84	150 00	3 98	3,376 72	3,805 82
67 20	270 85	.....	.....	1,398 31	1,736 36
54	108 33	.....	22 29	624 89	756 03
70	45 84	33 33	1 50	851 94	933 31
.....	270 85	.....	90	840 00	1,111 75
18 46	235 30	.....	43 81	5,474 98	5,772 75
.....	70 84	.....	3 50	1,917 25	1,991 59
.....	143 79	.....	.....	2,398 48	2,542 21
2 00	168 72	.....	8 43	8,278 42	8,457 57
14 75	174 99	112 50	15 39	3,045 19	3,362 82
274 40	2,759 13	962 49	121 86	44,104 00	48,221 88
33 24	399 66	161 50	5 40	17,279 92	17,879 72
.....	54 24	.....	14 14	780 80	849 18
.....	164 23	.....	10 15	1,847 66	2,022 04
.....	212 49	124 98	17 52	5,481 93	5,836 92
.....	200 00	.....	30 75	6,092 71	6,323 46
.....	177 07	.....	.....	2,447 20	2,624 27
73	177 10	.....	3 00	989 33	1,170 16
65 89	466 64	.....	12 40	14,373 06	14,917 99
.....	362 48	.....	.....	502 29	864 77
5 90	133 33	129 16	7 50	10,541 71	10,817 60
105 76	2,347 24	415 64	100 86	60,336 61	63,306 11
1 28	108 34	.....	56	277 99	388 17
260 88	91 68	66 66	9 20	3,711 15	4,139 57
.....	83 33	.....	.....	1,018 46	1,101 79
3 00	166 68	.....	.....	4,220 36	4,390 04
265 16	450 03	66 66	9 76	9,227 96	10,019 57
27	41 70	.....	.....	1,000 20	1,042 17
.....	106 23	.....	4 75	1,499 99	1,610 97
27	147 93	.....	4 75	2,500 19	2,653 14
.....	.....	.....	.....	149 59	149 59
645 59	5,704 33	1,444 79	237 23	116,313 35	124,345 29

TABULAR STATEMENT of Tolls, Water Rents and Fines collected at the several offices on

Names of Canals and Offices.	Fines.	Water Rents.	Tolls.	Total.
OHIO CANAL.				
Cleveland		\$357 50	\$14,607 96	\$14,965 46
Akron		130 00	11,691 14	11,821 14
Massillon			4,173 31	4,173 31
Dover		100 00	5,962 33	5,962 38
Roscoe		1,240 00	2,457 68	3,697 68
Dresden			783 99	783 99
Zanesville			1,782 21	1,782 21
Newark			2,600 91	2,600 91
Carroll		40 00	4,884 91	4,924 91
Columbus	\$15 04		1,580 28	1,595 32
Circleville			1,991 67	1,991 67
Chillicothe		475 50	3,458 31	3,933 81
Portsmouth			4,286 57	4,286 57
Total	15 04	2,343 00	60,161 32	62,519 36
MIAMI AND ERIE CANAL.				
Cincinnati	20 00	3,635 40	18,962 65	22,618 05
Hamilton			349 15	349 15
Middletown		150 00	1,482 01	1,632 01
Dayton		1,039 50	7,312 58	8,352 08
Piqua			7,639 91	7,639 91
St. Mary's		100 00	2,812 42	2,912 42
Delphos	20 00		1,484 29	1,504 29
Junction	45 00	37 50	21,251 07	21,583 57
Maumee City	45 00	243 25	3,162 81	3,451 06
Toledo			24,851 44	24,851 44
Total	110 00	5,205 65	89,578 33	94,893 98
MUSKINGUM IMPROVEMENT.				
Dresden			262 77	262 77
Zanesville		141 50	1,766 63	1,908 13
McConnelsville		31 50	795 09	826 59
Harmon		354 00	1,735 00	2,089 00
Total		527 00	4,559 49	5,086 49
HOCKING CANAL.				
Carroll			490 70	490 70
Logan			3,366 90	3,366 90
Total			3,857 60	3,857 60
WALHONDING CANAL.				
Roscoe			65 44	65 44
Grand Total	125 04	8,075 65	158,221 68	166,422 37

the Ohio Canals and paid into the State Treasury during the quarter ending August 15, 1854.

Tolls Refunded.	Collector's Salary.	Inspector's Salary.	Incidental Expenses.	Am't paid into the Treasury	Total.
\$78 54	\$427 00	\$389 00	\$5 89	\$14,065 14	\$14,965 57
4 52	300 00	99 99	19 82	11,396 81	11,821 14
.....	.....	.....	6 09	4,167 22	4,173 31
.....	162 50	.....	.....	5,799 88	5,962 38
15 36	.....	.....	.....	3,441 77	3,457 13
13 29	108 33	.....	3 36	649 80	774 78
108 60	116 68	.....	2 50	1,419 46	1,647 24
74	.....	.....	4 42	2,595 00	2,600 16
49 34	137 59	.....	.....	4,727 31	4,914 24
.....	106 26	.....	1 25	1,396 72	1,504 23
.....	143 73	.....	.....	1,847 94	1,991 67
48	168 72	.....	12 75	3,752 54	3,934 49
28 41	174 97	112 50	4 68	3,965 99	4,286 55
299 28	1,845 78	601 49	60 76	59,225 58	62,032 89
.....	309 99	138 50	22 10	22,057 46	22,618 05
.....	81 24	.....	9 40	181 79	272 43
.....	118 77	.....	36	1,104 41	1,223 54
.....	212 49	158 33	3 42	7,364 31	7,738 55
.....	200 00	.....	.....	7,439 31	7,639 91
.....	106 23	.....	.....	3,985 71	4,091 94
.....	100 00	.....	25	1,755 85	1,856 10
36 90	349 98	.....	36 25	24,701 00	25,124 13
11 69	181 22	.....	2 00	3,911 11	4,106 02
186 76	400 02	387 50	28 66	23,847 75	24,850 69
235 35	2,149 95	684 33	102 44	96,349 30	99,521 37
70	.....	.....	.....	244 29	244 89
376 41	54 17	.....	85	1,611 66	2,043 09
.....	87 50	.....	.....	625 31	712 81
.....	.....	.....	5 24	2,083 76	2,089 00
377 11	141 67	.....	6 09	4,565 02	5,089 89
4 09	25 02	.....	.....	461 59	490 70
.....	.....	.....	.....	3,021 15	3,021 15
4 09	25 02	.....	.....	3,482 74	3,511 85
.....	.....	.....	.....	236 48	236 48
915 83	4,162 42	1,285 82	169 29	163,859 12	170,392 48

TABULAR STATEMENT of Tolls, Water Rents and Fines collected at the several offices on

Names of Canals and Offices.	Fines.	Water Rents.	Tolls.	Total.
OHIO CANAL.				
Cleveland			\$17,721 74	\$17,721 74
Akron A.			11,276 17	11,276 17
Massillon			3,198 68	3,198 68
Dover			4,665 14	4,665 14
Roscoe			2,426 36	2,426 36
Dresden			1,339 64	1,339 64
Zanesville			1,511 60	1,511 60
Newark			2,102 78	2,102 78
Carroll			4,144 82	4,144 82
Columbus	\$4 29	\$125 00	1,843 88	1,973 17
Circleville		200 64	2,931 99	3,132 63
Chillicothe		262 50	3,674 20	3,936 70
Portsmouth			3,614 73	3,614 73
Total	4 29	588 14	60,451 73	61,044 16
MIAMI AND ERIE CANAL.				
Cincinnati			13,899 58	13,899 58
Hamilton			399 84	399 84
Middletown		250 00	1,707 94	1,957 94
Dayton			5,536 43	5,536 43
Piqua	10 00		4,890 01	4,900 01
St. Mary's	5 00		1,796 82	1,801 82
Delphos			976 76	976 76
Junction			28,243 20	28,243 20
Maumee City	20 00	294 87	1,167 64	1,482 51
Toledo			24,734 57	24,734 57
Total	35 00	544 87	83,352 79	83,932 66
MUSKINGUM IMPROVEMENT.				
Dresden			249 62	249 62
Zanesville		256 66	1,502 33	1,758 99
McConnelsville			446 10	446 10
Harmar			419 97	419 97
Total		256 66	2,618 02	2,874 68
HOCKING CANAL.				
Carroll			499 93	499 93
Logan		100 00	3,749 40	3,849 40
Total		100 00	4,249 33	4,349 33
WALHONDING CANAL.				
Roscoe			48 61	48 61
Grand Total	39 29	1,489 67	150,717 78	152,246 74

the Ohio Canals and paid into the State Treasury during the quarter ending Nov. 15, 1854.

Tolls Refunded.	Collector's Salary.	Inspector's Salary.	Incidental Expenses.	Am't paid into the Treasury.	Total.
\$69 54	\$436 00	\$300 00	\$18 12	\$16,789 58	\$17,613 24
18 73	300 00	99 99	20 70	10,836 75	11,276 17
29 15	325 00	.....	1 99	2,842 54	3,198 68
5 51	162 49	.....	.....	4,497 14	4,665 14
.....	.....	.....	.....	2,404 00	2,404 00
10 25	216 66	.....	8 62	1,113 38	1,348 91
.....	.....	.....	.....	1,646 53	1,646 53
110 30	325 02	.....	.....	1,667 02	2,102 34
37 63	137 58	.....	4 00	3,395 76	3,574 97
1 58	106 28	.....	24 18	1,933 25	2,065 27
25 64	143 73	.....	.....	2,753 98	2,923 35
20 90	168 72	.....	2 20	3,744 63	3,936 45
19 14	174 99	112 50	.....	3,308 10	3,614 73
348 37	2,496 45	512 49	79 81	56,932 66	60,369 78
3 02	266 68	100 00	8 65	13,517 50	13,895 83
.....	81 24	.....	1 05	90 80	173 09
.....	93 82	.....	72	300 00	394 54
.....	212 49	150 00	17 28	5,640 28	6,020 05
.....	200 00	.....	.....	4,652 01	4,852 01
.....	70 82	.....	.....	1,730 98	1,801 80
.....	.....	.....	.....	918 21	918 21
136 82	350 00	.....	10 20	27,364 72	27,861 74
.....	151 01	.....	7 78	846 71	1,005 50
.....	400 02	387 52	22 88	23,924 15	24,734 57
139 84	1,826 06	637 52	68 56	78,985 36	81,657 34
.....	.....	.....	.....	267 54	267 54
17 57	179 19	.....	8 65	1,418 65	1,624 06
.....	58 34	.....	.....	501 55	559 89
.....	250 02	.....	.....	169 99	420 01
17 57	487 55	.....	8 65	2,357 73	2,871 50
.....	25 02	.....	.....	475 56	500 58
.....	177 05	.....	.....	3,524 48	3,701 89
.....	202 07	.....	.....	4,000 40	4,202 47
.....
505 78	5,012 13	1,174 19	132 84	142,276 15	149,101 09

TABULAR STATEMENT of Tolls, Water Rents and Fines collected at the several offices

Names of Canals and Offices.	Fines.	Water Rents.	Tolls.	Total.
OHIO CANAL.				
Cleveland		\$357 50	\$45,092 76	\$45,450 26
Akron	\$25 00	567 37	33,041 94	33,634 31
Massillon		237 50	11,603 97	11,841 47
Dover		1,100 00	14,490 34	15,590 34
Roscoe		1,790 30	6,989 36	8,779 66
Dresden			3,490 69	3,490 69
Zanesville			4,437 74	4,437 74
Newark		82 00	6,343 09	6,425 09
Carroll	25 00	1,568 45	15,297 42	16,890 87
Columbus	19 33	972 50	5,540 57	6,532 40
Circleville		1,400 64	7,370 74	8,771 38
Chillicothe	11 00	1,314 00	17,175 05	18,500 05
Portsmouth			13,602 44	13,602 44
Total	80 33	9,390 26	184,476 11	193,946 70
MIAMI AND ERIE CANAL.				
Cincinnati	70 00	12,321 83	55,566 96	67,958 79
Hamilton			2,488 30	2,488 60
Middletown		736 00	6,437 31	7,173 31
Dayton	102 16	1,039 50	21,320 24	22,461 90
Piqua	10 00	296 00	20,866 96	21,172 96
St. Mary's	5 00	967 73	7,565 79	8,538 52
Delphos	20 00	200 00	4,064 88	4,284 88
Junction	40 00	870 80	71,759 86	72,670 66
Maumee City	65 00	990 62	5,466 52	6,522 14
Toledo		220 52	67,184 87	67,405 39
Total	312 16	17,643 00	262,721 69	280,676 85
MUSKINGUM IMPROVEMENT.				
Dresden			997 91	997 91
Zanesville	10 00	1,823 16	8,592 34	10,425 50
McConnelsville		854 78	3,213 56	4,068 34
Harmar		885 64	7,676 93	8,562 57
Total	10 00	3,563 58	20,480 74	24,054 32
HOCKING CANAL.				
Carroll		138 00	2,290 11	2,428 11
Logan		100 00	9,986 12	10,086 12
Total		238 00	12,276 23	12,514 23
WALHONDING CANAL.				
Roscoe		75 00	148 66	223 66
Grand Total	402 49	30,909 84	480,103 43	511,415 76

on the Ohio Canals, and paid into the State Treasury during the year ending Nov., 15, 1854.

Tolls Re- funded.	Collector's Salary.	Inspector's Salary.	Incidental Expenses.	Am't paid into the Treasury.	Total.
\$288 96	\$1,631 00	\$1,347 00	\$25 98	\$42,088 93	\$45,361 87
80 14	1,200 00	399 96	67 12	31,887 09	33,634 31
96 48	650 01	.....	10 26	11,084 72	11,841 47
9 79	649 99	150 00	10 28	14,769 87	15,589 93
82 56	325 02	.....	.....	7,646 65	8,054 23
27 01	514 57	.....	39 70	2,899 19	3,480 47
185 08	182 52	33 33	4 00	4,052 83	4,437 74
127 34	622 95	.....	5 32	5,667 02	6,422 63
105 43	556 32	.....	59 61	15,588 89	16,310 25
1 58	425 04	.....	28 93	6,079 96	6,535 51
31 00	574 92	.....	5 23	7,950 95	8,562 10
23 38	646 75	.....	31 88	17,795 50	18,497 51
70 79	699 93	450 00	20 07	12,361 62	13,602 41
1,109 52	8,659 02	2,380 29	308 38	179,873 22	192,330 43
38 87	1,466 32	550 00	54 30	64,987 98	67,097 47
.....	297 96	.....	27 27	1,859 75	2,184 98
.....	520 55	.....	15 43	5,056 14	5,592 03
.....	849 96	558 29	44 76	20,878 98	22,331 95
.....	800 00	.....	30 75	20,294 11	21,124 86
.....	389 53	.....	15 49	8,163 89	8,568 91
73	312 52	.....	14 42	3,832 66	4,160 33
292 73	1,399 96	.....	61 85	67,038 78	68,793 32
11 69	694 70	.....	9 78	5,260 11	5,976 28
217 03	1,600 03	1,549 98	74 04	63,959 75	67,400 83
561 05	8,331 53	2,658 27	348 00	261,332 15	273,231 00
1 98	108 34	.....	56	997 45	1,008 33
1,278 50	462 56	166 65	27 57	8,490 25	10,425 53
.....	345 83	.....	15 00	3,707 52	4,068 35
3 83	500 04	.....	5 24	8,053 60	8,562 71
1,284 31	1,416 77	166 65	48 37	21,148 82	24,064 92
7 05	100 08	.....	85	2,320 78	2,428 76
.....	354 10	.....	4 75	9,198 60	9,557 45
7 05	454 18	.....	5 60	11,519 38	11,986 21
.....	.....	.....	.....	390 69	390 69
2,961 93	18,861 50	5,205 21	710 35	474,264 26	504,003 25

The following tabular statement exhibits the amount received by collectors on each of the Ohio Canals for tolls, water rents and fines; the amount of salaries of collectors and inspectors, and incidental expenses; the net amount paid into the State Treasury; the amount of checks drawn by the Board of Public Works for salaries of Engineers and Lock Tenders, for superintendence and repairs, and for awards of damages; and balance of canal revenue applicable to the payment of interest on the State debt for each of the years from 1827 to 1854, inclusive:

OHIO CANAL.

Year.	Amount received for tolls, water rents and fines, exclusive of tolls refunded	Salaries of collectors, inspectors and incidental expenses.	Net amount paid into the Treasury.	Am't of checks for repairs, &c., drawn by acting Com. of Board of Public Works.	Balance of canal revenue applicable to the payment of interest.
1827 ...	\$1,500 00	\$700 00	.....	.....	.....
1828 ...	4,000 00	900 00	\$563 39	.....	.....
1829 ...	27,000 00	1,100 00	26,000 00	.....	.....
1830 ...	30,493 93	1,300 00	24,336 35	.....	.....
1831 ...	64,864 17	2,100 00	61,700 00	.....	.....
1832 ...	79,982 48	3,600 00	72,909 25	.....	.....
1833 ...	130,026 52	5,694 63	124,331 90	\$33,741 26	\$90,560 94
1834 ...	164,488 98	5,325 00	143,447 65	71,853 49	71,574 16
1835 ...	186,380 02	5,836 04	186,522 89	75,875 10	110,647 79
1836 ...	197,403 56	6,555 45	190,848 11	84,846 81	106,001 30
1837 ...	290,181 61	7,774 40	282,407 28	115,688 82	116,718 46
1838 ...	369,259 38	7,893 31	361,366 07	192,344 99	169,021 08
1839 ...	408,235 74	9,082 52	399,153 22	195,627 13	203,526 09
1840 ...	435,258 50	9,246 70	425,971 85	113,002 95	312,968 90
1841 ...	406,520 28	9,190 00	389,360 45	124,263 49	265,096 96
1842 ...	412,659 09	9,948 36	397,024 04	129,217 51	267,806 53
1843 ...	324,259 81	11,148 47	313,111 34	114,897 77	198,213 57
1844 ...	347,710 99	8,442 49	338,367 31	113,209 72	225,157 59
1845 ...	259,613 11	8,280 15	252,109 91	117,398 84	134,800 17
1846 ...	335,378 45	8,100 37	324,127 83	69,371 50	257,756 43
1847 ...	451,619 10	8,357 01	444,374 02	110,559 37	333,814 65
1848 ...	417,320 23	8,654 45	408,664 70	128,836 39	279,826 01
1849 ...	362,049 83	9,073 71	352,977 10	114,465 71	238,511 39
1850 ...	388,805 93	9,215 09	379,974 54	115,539 48	263,735 06
1851 ...	431,811 38	9,013 63	422,518 59	128,218 86	294,299 73
1852 ...	308,927 40	11,744 35	296,734 50	100,657 06	196,083 44
1853 ...	258,793 09	12,189 68	247,011 77	138,038 34	107,999 34
1854 ...	192,837 18	11,357 69	179,873 22	97,258 92	82,587 39

MIAMI AND ERIE CANAL.*

Year.	Amount received for tolls, water rents and fines, exclusive of tolls refunded	Salaries of collectors, inspectors and incidental expenses.	Net amount paid into the State Treasury.	Am't of checks for repairs, &c., drawn by acting Com. of Board of Public Works.	Balance of canal revenue applicable to the payment of interest.
1828 ...	†\$6,663 23	.....	.....	.....	.....
1829 ...	19,946 34	\$1,200 00	.....	\$10,326 59	.....
1830 ...	30,110 34	1,200 00	†\$49,230 12	6,938 05	\$42,292 07
1831 ...	36,727 98	3,808 84	32,919 14	6,605 06	26,314 08
1832 ...	36,804 39	5,429 11	31,375 38	9,237 91	22,137 37
1833 ...	49,946 54	3,920 00	46,026 54	5,668 83	40,357 71
1834 ...	50,040 99	2,225 00	43,505 11	7,940 37	35,564 74
1835 ...	52,232 59	2,954 68	51,134 25	16,927 57	34,206 68
1836 ...	49,754 60	3,659 04	46,095 56	28,768 77	17,326 79
1837 ...	62,365 62	2,745 83	\$54,307 12	46,556 91	7,750 21
1838 ...	82,892 63	4,559 72	74,583 27	32,657 25	41,296 02
1839 ...	82,722 38	2,942 09	79,789 29	44,991 19	34,789 10
1840 ...	74,751 61	3,363 19	71,388 42	22,553 55	45,363 51
1841 ...	76,943 51	3,157 30	73,433 23	50,780 55	17,990 36
1842 ...	71,925 08	3,692 94	63,467 30	20,634 70	37,890 53
1843 ...	105,225 49	4,547 85	100,650 66	44,905 69	55,744 97
1844 ...	139,156 67	5,479 48	136,224 94	49,898 42	86,326 52
1845 ...	185,404 74	4,788 80	180,235 69	101,942 98	78,292 71
1846 ...	233,527 24	5,686 92	227,035 44	75,300 00	151,735 44
1847 ...	292,037 00	6,639 66	285,470 40	100,740 59	184,729 81
1848 ...	325,297 32	7,219 89	317,411 34	123,730 70	193,680 64
1849 ...	322,244 43	7,294 68	316,041 15	252,222 26	63,819 24
1850 ...	311,589 27	7,902 35	303,510 98	113,035 91	190,475 07
1851 ...	351,897 72	9,324 79	327,260 92	169,986 94	157,273 38
1852 ...	308,894 56	10,461 54	317,891 91	270,055 92	47,835 99
1853 ...	323,599 97	11,496 54	316,840 15	260,413 80	56,426 35
1854 ...	280,115 80	11,337 80	261,332 15	196,642 71	64,689 44

*Miami and Erie Canal comprises the Miami Canal, Miami Extension Canal and the Wabash and Erie Canal.

†Those amounts up to the year 1832, inclusive, are made up to the 1st of December in each year, being the gross amount collected at the several Collector's offices along the line. After the year 1832 to the year 1841, inclusive, the amount is made up to the 1st day of November, and from that time forward to the 15th of November in each year.

†This amount includes tolls collected in previous years.

§Occasioned by delinquency of N. Semans, Collector at Cincinnati.

NOTE.—In some cases, the money paid into the State Treasury includes money which had been received by the collector in a previous year, but had not reached the Treasury at the close of the fiscal year; and in some cases money collected within the year had not reached the Treasury at the end of the year. Previous to the year 1846, the payments made at the Treasury were in part for construction as well as repairs.

MUSKINGUM IMPROVEMENT.

Year.	Am't received for tolls, water rents and fines, exclusive of tolls refunded.	Salaries of Collectors, In- spectors and Incidental Expenses.	Net amount p'd into State Treasury.	Am't of checks for repairs, &c., drawn by acting Com. of Board of Public Works
1840	\$4,236 80	\$21 30	\$4,215 50	.....
1841	8,171 26	487 47	7,683 50	.....
1842	17,039 02	1,312 66	15,726 36	.....
1843	22,340 98	1,586 22	20,754 76	.....
1844	29,384 64	1,143 59	28,241 11	\$15,027 38
1845	29,808 18	1,184 43	28,623 75	34,256 44
1846	35,027 67	1,191 31	33,840 18	35,805 96
1847	50,832 96	1,089 85	48,429 05	48,697 34
1848	29,900 00	1,113 26	28,781 74	116,791 50
1849	42,937 86	1,113 88	41,823 98	56,711 29
1850	36,267 70	1,108 57	35,166 71	39,925 29
1851	47,763 96	1,498 10	46,220 87	13,361 85
1852	32,869 22	1,729 84	31,037 11	23,740 74
1853	31,087 65	1,986 15	29,102 31	22,081 64
1854	22,770 01	1,631 79	21,148 62	18,290 96

HOCKING CANAL.

1840	5,953 69	55 55	1,898 14	.....
1841	2,518 26	399 97	2,118 29	.....
1842	4,215 07	401 38	3,813 66	.....
1843	4,349 33	400 33	3,949 00	.....
1844	5,286 44	360 54	4,925 90	4,139 41
1845	5,497 83	495 40	4,519 73	5,580 04
1846	5,351 24	404 43	4,662 92	4,701 13
1847	7,290 14	395 94	7,185 98	7,671 38
1848	8,746 98	490 56	8,341 92	17,425 61
1849	8,354 84	410 04	7,938 17	10,302 81
1850	8,077 44	402 08	7,684 48	11,819 06
1851	11,802 01	385 75	11,416 28	7,991 13
1852	9,957 25	427 45	9,467 82	15,877 52
1853	11,912 21	526 22	11,301 64	9,462 29
1854	12,507 18	459 78	11,519 38	9,194 93

WALHONDING CANAL.

1842	557 55	10 00	547 55	.....
1843	610 32	.....	610 32	.....
1844	1,976 78	58 34	1,918 44	1,238 10
1845	1,282 95	99 73	1,183 89	3,137 61
1846	1,190 71	100 02	1,069 69	1,383 54
1847	2,328 77	100 01	2,228 76	5,055 58
1848	1,933 01	91 69	1,841 32	1,783 54
1849	1,594 72	100 05	1,494 67	2,423 59
1850	2,505 09	100 02	2,449 02	1,966 61
1851	2,613 44	99 98	2,513 50	4,251 62
1852	1,880 80	99 96	1,827 61	2,905 45
1853	1,232 25	86 81	819 75	2,191 58
1854	223 66	.....	390 69	1,771 13

WHEAT CROP OF OHIO.

TABULAR STATEMENT exhibiting the number of acres of land in each County of the State of Ohio, cultivated in Wheat during the years 1850, 1851, 1852, and 1853, together with the number of bushels yielded in each County, and the average yield per acre, as ascertained by the Township Assessors, according to law.

COUNTIES.	ACRES SOWN.				BUSHELS GATHERED.				Average yield of bushels per acre.			
	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.
Adams	15,373	20,153	18,301	18,301	.....	149,140	248,857	191,096	.....	9.3	12.7	10.1
Allen	15,560	14,054	12,680	12,680	.....	299,456	147,494	116,660	15.5	19.2	10.6	9.1
Ashland	30,513	29,430	23,847	23,847	633,396	573,176	473,331	206,615	19.5	18.7	16.0	8.7
Ashtabula .....	.....	4,901	9,206	4,965	.....	75,905	38,685	75,192	.....	12.6	17.3	15.4
Athens	17,468	15,643	12,961	12,961	221,369	196,008	209,633	148,424	12.6	17.3	12.2	11.4
Auglaize	10,900	12,286	10,950	10,950	139,788	162,361	130,403	96,615	14.3	14.8	10.6	8.8
Belmont	38,186	34,738	33,331	33,331	667,311	563,467	508,430	384,382	17.0	14.7	14.6	11.8
Brown	20,390	20,891	25,058	25,058	360,093	207,880	256,456	316,721	14.4	10.2	11.8	12.2
Butler	26,242	24,947	24,804	24,804	529,390	377,738	397,625	367,030	17.0	14.3	15.9	14.8
Carroll	29,413	27,934	21,014	21,014	577,235	427,714	325,131	155,132	16.5	14.5	11.6	7.4
Champaign	32,576	33,607	30,157	30,157	665,873	600,641	535,510	410,294	19.2	18.3	15.9	13.6
Clark	25,030	24,918	24,249	24,249	491,354	447,319	431,963	393,433	20.0	17.8	17.5	16.2
Clermont	21,464	17,671	17,665	17,665	.....	203,498	242,357	235,684	.....	9.4	14.0	13.4
Clinton	17,436	16,773	14,045	14,045	288,995	201,445	216,969	196,361	16.3	11.4	12.8	14.1
Columbiana	33,721	28,589	25,854	25,854	606,261	459,667	390,791	264,293	16.9	15.3	13.5	10.2
Coshocton	47,811	37,368	25,980	25,980	862,869	519,634	597,310	233,999	18.0	13.8	15.9	9.3
Crawford	21,599	18,629	15,073	15,073	409,643	310,843	186,812	165,135	18.9	15.4	7.1	11.0
Cuyahoga	6,711	3,175	4,149	4,149	97,966	125,357	48,290	51,669	14.5	17.0	15.2	12.4
Darke	24,217	20,919	24,189	24,189	.....	373,389	324,358	293,593	.....	15.4	15.5	12.2
Defiance	6,563	6,795	6,243	6,243	94,267	83,009	84,124	71,151	14.3	13.6	12.5	11.4
Delaware	12,675	11,445	8,897	8,897	.....	175,767	127,990	107,665	.....	14.5	11.1	12.2
Erie	11,142	9,789	7,731	7,731	297,587	214,194	162,814	122,810	23.6	19.2	16.6	15.9
Fairfield	39,472	36,579	34,011	34,011	690,089	609,724	569,323	469,004	17.4	16.1	15.5	13.8
Fayette	9,901	8,380	6,686	6,686	149,564	119,480	113,124	107,672	15.1	12.5	13.4	16.1
Franklin	16,071	17,590	12,457	12,457	294,162	275,781	309,784	180,862	18.3	15.5	17.6	14.5
Fulton	8,117	8,668	7,025	7,025	127,705	139,055	118,179	118,644	15.7	16.5	13.6	15.2
Gallia	13,391	14,372	12,433	12,433	125,433	124,931	156,763	146,086	8.9	9.3	10.9	9.9
Geauga	4,336	3,757	2,698	2,698	59,528	61,040	54,675	36,615	12.7	16.2	15.3	13.6
Greene	26,550	24,618	23,906	23,906	576,958	368,195	449,598	373,257	20.1	15.7	18.2	15.7
Guernsey	35,402	28,593	29,766	29,766	554,767	367,592	379,292	213,246	15.9	12.8	12.5	9.1

TABULAR STATEMENT—Continued.

COUNTIES.	ACRES SOWN.				BUSHELS GATHERED.				Average yield of bushels per acre.			
	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.
Hamilton *	.....	6,365	6,076	3,495	.....	79,264	92,110	53,214	.....	12.4	15.1	15.2
Hancock	23,451	24,488	22,080	17,884	353,051	359,520	146,928	169,820	15.1	14.6	6.6	9.5
Hardin	6,024	8,179	6,153	3,756	88,469	98,809	36,852	41,834	14.6	12.0	5.9	11.1
Harrison	31,415	27,466	24,795	21,293	532,778	430,645	318,174	168,305	16.9	15.6	12.8	8.0
Henry .....	.....	1,849	2,265	1,772	.....	25,959	26,670	21,423	.....	14.0	11.7	12.1
Highland	38,394	32,967	30,465	27,509	495,392	304,261	358,726	285,073	12.9	9.2	11.7	10.4
Hocking	17,939	16,503	17,036	15,603	220,437	182,061	100,950	177,678	12.2	11.0	11.2	11.4
Holmes	33,704	26,875	26,875	23,509	640,459	426,114	426,114	297,721	19.0	15.8	15.8	8.8
Huron	21,862	18,770	17,981	13,856	441,604	331,428	232,581	171,703	20.1	17.6	12.9	12.4
Jackson	10,423	12,141	11,847	11,387	94,861	94,163	116,469	111,303	9.1	7.7	9.8	9.8
Jefferson	35,062	29,540	28,975	19,401	616,180	469,401	349,589	188,703	17.5	15.8	12.0	9.7
Knox	39,336	28,627	35,886	21,875	762,267	445,645	505,377	116,771	19.0	15.6	14.0	5.3
Lake	5,183	5,761	5,506	4,474	82,286	100,889	85,329	65,102	15.8	17.5	15.4	14.5
Lawrence	2,959	2,030	2,123	2,128	25,959	15,186	16,067	24,347	8.7	7.4	7.5	11.4
Licking	48,187	39,921	40,810	31,943	849,116	537,370	507,326	290,855	17.6	13.4	12.4	9.1
Logan	39,325	24,271	25,640	20,208	795,542	372,390	372,639	266,205	20.1	15.5	14.3	13.1
Lorain	11,555	11,156	9,076	6,519	206,301	193,307	106,916	79,345	17.8	17.3	11.7	12.2
Lucas .....	.....	4,289	4,085	3,878	.....	83,189	52,736	55,779	.....	19.3	12.9	14.4
Madison	4,019	5,763	5,359	4,039	64,610	82,257	77,640	60,183	16.0	14.7	14.4	14.9
Mahoning	16,731	16,563	13,777	12,575	325,497	294,396	212,340	142,748	19.4	17.7	15.4	11.4
Marion	8,294	8,031	6,777	4,960	144,832	108,304	70,825	69,189	17.4	13.4	10.4	13.9
Medina	17,698	15,619	13,961	11,263	350,303	299,015	253,849	155,910	19.7	19.1	18.1	13.8
Meigs .....	.....	12,117	13,253	11,705	126,593	142,645	166,392	144,023	.....	11.7	12.5	12.3
Mercer	8,372	11,479	10,528	10,632	120,099	203,749	198,905	120,352	14.5	17.7	12.2	11.3
Miami	26,563	26,218	25,298	25,300	565,565	467,555	419,909	366,360	21.2	17.8	16.5	14.5
Monroe	24,131	19,434	20,485	18,294	301,219	232,770	217,500	185,229	12.4	11.9	10.6	10.1
Montgomery	36,094	32,128	28,000	28,182	788,784	566,952	497,870	464,437	21.8	17.6	17.7	16.5
Morgan	42,578	28,280	29,497	26,730	661,104	445,282	416,080	326,514	15.5	15.3	14.1	12.2
Morrow	19,389	17,100	15,602	9,071	364,432	246,995	104,766	77,880	18.7	14.4	6.7	8.6
Musking'm	58,649	50,244	53,740	45,668	1,003,096	754,619	801,957	489,377	17.0	15.0	14.9	10.7
Noble .....	.....	19,461	20,749	15,384	.....	257,286	230,533	175,071	.....	13.2	11.1	10.9
Ottawa	3,909	2,923	2,766	2,034	65,411	52,702	44,352	40,398	19.7	17.9	16.0	15.3
Paulding	1,369	1,174	1,401	1,411	19,588	13,658	17,304	18,470	14.1	11.8	12.3	13.1

Perry.....	34,766	31,378	96,769	537,900	413,694	491,986	292,164	15.4	13.3	13.4	10.9
Pickaway....	90,153	18,399	13,611	338,839	295,964	274,257	163,168	16.8	15.2	14.7	15.8
Pike.....	6,001	6,413	6,306	52,596	45,708	60,641	55,797	8.7	7.4	9.4	8.8
Portage.....	12,951	11,466	9,313	255,402	232,563	193,375	132,555	17.4	17.9	16.8	14.2
Preble.....	26,452	23,919	25,279	471,605	376,561	341,596	298,298	16.7	14.2	14.2	11.8
Putnam.....	7,433	7,444	7,810	96,368	137,928	69,798	69,352	12.9	15.0	9.3	8.9
Richland.....	35,080	35,167	26,306	795,213	557,059	470,643	249,977	19.2	15.8	13.3	9.2
Ross.....	25,320	24,637	21,533	359,046	296,430	327,603	291,990	13.8	11.7	13.2	13.6
Sandusky....	13,684	14,759	13,288	330,344	244,832	210,466	193,656	19.2	17.8	14.2	14.6
Scioto.....	3,254	3,577	5,451	.....	29,117	38,188	60,967	.....	8.9	10.6	11.2
Seneca.....	40,895	34,443	32,070	836,824	725,513	428,052	402,987	20.4	18.0	12.4	12.6
Shelby.....	15,675	15,831	16,346	239,880	243,110	194,501	219,956	17.1	16.5	12.2	13.4
Stark.....	53,407	44,504	41,471	1,071,177	892,233	956,513	612,256	20.0	18.6	21.5	14.8
Summit.....	21,589	20,831	19,098	485,404	415,890	460,132	324,862	20.4	19.2	22.0	17.0
Trumbull....	17,667	10,346	8,246	190,017	205,464	156,411	103,117	17.7	17.6	15.1	12.5
Tuacawas....	49,077	43,924	36,227	883,071	656,172	669,131	437,223	17.9	15.8	15.2	12.1
Union.....	5,836	8,346	6,265	103,202	122,826	92,601	70,701	17.6	14.4	11.0	11.3
Van Wert....	4,481	5,405	5,553	60,604	78,950	61,734	59,467	13.5	14.3	11.4	10.7
Vinton.....	8,287	8,957	8,079	77,244	83,900	87,470	78,809	9.3	9.6	9.7	9.7
Warren.....	24,258	23,327	19,450	447,042	325,118	369,311	299,048	17.2	13.4	15.8	15.4
Washington..	19,037	19,370	18,111	264,316	224,800	243,681	222,594	12.4	11.8	12.5	12.2
Waynes.....	43,805	43,568	38,006	.....	832,059	885,510	478,560	.....	18.9	20.3	12.6
Williams....	8,241	9,744	10,346	.....	105,272	136,416	140,643	.....	12.7	14.0	13.6
Wood.....	5,580	5,014	3,945	.....	88,274	52,111	80,963	.....	15.8	10.3	10.5
Wyandot....	9,914	.....	6,436	.....	141,226	.....	.....	.....	14.2	.....	12.6
Total.....	1,658,106	1,624,715	1,421,826	28,769,139	25,309,225	22,962,774	17,118,311	17.3	15.2	14.1	12.0

* Only seven townships made report.

CORN CROP OF OHIO.

TABULAR STATEMENT exhibiting the number of acres of land in each county of the State of Ohio, cultivated in Corn, during the years 1850, 1851, 1852 and 1853, together with the number of bushels yielded in each county, and the average yield per acre, as ascertained by the Township Assessors, according to law.

COUNTIES.	ACRES PLANTED.				BUSHELS GATHERED.				Average yield of bushels per acre.			
	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.
Adams	23,724	27,167	28,414	757,248	733,024	860,388	31.9	26.8	30.3			
Allen	11,326	11,957	13,636	330,811	325,039	529,603	32.2	39.1	27.1	38.9		
Ashtand	12,205	15,363	15,807	560,512	367,897	437,192	38.1	30.1	28.4	42.0		
Ashtabula	8,592	9,926	9,926	325,588	128,900	403,570	37.8	32.7	40.7			
Athens	15,455	16,684	17,676	515,638	516,952	641,967	35.3	33.3	30.9	36.3		
Auglaize	9,105	11,060	12,068	308,655	304,573	462,385	29.4	33.8	27.5	38.3		
Belmont	25,219	24,996	27,910	753,934	984,713	1,055,613	37.1	29.8	39.3	37.8		
Brown	38,237	39,571	39,870	1,170,730	1,306,349	1,467,088	35.0	30.6	33.0	36.8		
Butler	54,640	57,763	62,470	2,696,183	2,446,123	2,406,731	42.6	49.3	42.3	38.5		
Carroll	9,940	8,627	9,084	264,835	163,371	276,691	31.3	26.6	18.9	30.5		
Champaign	28,239	30,874	28,824	316,999	979,544	1,292,327	34.4	44.8	31.7	44.8		
Clark	25,328	24,117	25,797	799,489	1,266,020	1,142,847	32.5	42.1	28.0	44.5		
Clermont	35,979	35,397	32,682	1,346,631	1,067,673	1,234,442	....	37.4	33.4	37.8		
Clinton	33,603	36,506	42,269	1,504,280	1,258,977	1,535,246	39.6	44.7	34.4	36.2		
Columbiana	12,727	12,107	15,126	328,003	291,790	528,439	35.7	25.7	24.1	34.9		
Coshocton	25,753	23,988	27,019	881,551	981,469	1,089,867	37.1	34.1	40.9	40.3		
Crawford	15,907	14,780	17,295	489,151	442,015	716,870	30.7	32.9	30.4	41.5		
Cuyahoga	10,928	4,169	9,223	325,570	133,097	383,069	33.0	29.7	31.9	41.5		
Darke	23,309	23,096	25,154	919,155	661,019	952,555	....	39.4	28.6	37.9		
Defiance	3,352	4,979	4,954	82,635	143,565	187,120	32.8	24.6	28.8	37.8		
Delaware	22,110	21,946	33,890	756,323	846,422	1,212,647	....	34.2	38.5	35.8		
Eric	10,657	13,149	11,811	306,113	477,898	439,479	42.2	28.7	36.3	37.2		
Fairfield	40,115	42,324	45,409	1,412,776	1,763,030	2,066,921	38.1	35.2	41.6	45.5		
Fayette	32,080	32,798	39,047	1,570,114	1,519,721	2,123,221	41.5	47.8	41.0	54.4		
Franklin	51,842	49,074	55,697	2,068,376	2,346,295	2,544,408	38.2	42.1	47.8	45.7		
Fulton	4,231	5,073	5,738	94,387	136,892	246,998	32.1	22.3	27.0	23.0		
Gallia	16,884	15,680	16,070	489,368	382,122	392,385	34.8	28.9	24.3	24.4		
Geauga	19,363	6,931	7,061	205,427	175,139	296,176	36.2	30.0	25.2	42.0		
Greene	53,177	31,969	33,347	1,361,965	927,289	1,457,846	35.2	46.4	29.0	43.7		
Guernsey	25,056	17,578	18,760	424,390	576,071	614,882	33.9	24.1	48.9	32.8		

Hamilton*	24,677	24,040	13,593	.....	1,050,412	891,953	590,715	.....	42.5	37.1	43.5
Hancock	16,138	18,922	19,410	533,249	403,014	517,136	757,690	23.0	27.5	27.4	39.0
Hardin	6,989	7,322	10,224	109,300	211,558	272,696	419,477	28.5	29.2	33.1	41.0
Harrison	13,484	14,131	15,040	169,010	466,400	463,087	545,919	37.6	34.5	32.7	36.3
Henry	2,500	2,998	3,309	.....	68,788	199,405	118,265	.....	27.5	33.2	35.7
Highland	42,425	44,329	50,833	1,604,618	1,699,554	1,446,889	1,889,814	33.0	40.0	32.6	37.1
Hocking	14,319	12,212	14,433	461,343	355,234	360,751	461,684	32.2	29.0	27.0	32.0
Holmes	11,481	9,518	11,754	389,550	200,710	200,710	445,980	33.9	21.0	21.0	37.9
Huron	22,806	19,041	23,116	878,143	517,186	674,498	847,367	38.5	27.1	30.9	36.3
Jackson	15,680	17,767	17,712	439,850	428,313	353,318	332,789	28.0	24.1	20.0	18.7
Jefferson	14,923	12,623	12,943	568,782	447,134	447,134	518,646	38.1	35.4	35.2	40.0
Knox	23,111	18,196	21,018	762,906	547,835	682,651	922,067	34.5	30.1	31.2	43.9
Lake	7,403	7,739	7,236	287,750	250,711	231,706	306,187	38.8	37.8	29.9	42.3
Lawrence	16,110	15,605	14,352	532,571	441,559	457,210	443,506	33.0	28.2	14.6	30.8
Licking	38,241	36,053	39,037	1,527,734	1,485,143	1,485,143	1,637,848	39.9	33.5	38.0	39.7
Logan	16,226	22,242	22,098	734,376	760,921	709,928	858,453	43.3	34.2	32.2	38.8
Lorain	13,925	9,664	12,374	446,224	293,366	311,888	510,794	34.5	30.5	32.1	41.3
Lucas	.....	3,002	.....	.....	73,508	104,532	123,100	.....	24.4	32.5	31.6
Madison	19,278	20,403	24,885	610,930	822,826	943,696	1,290,065	31.6	40.3	37.9	44.8
Maboning	11,902	10,908	11,317	412,818	351,505	249,547	456,242	34.6	32.2	26.9	42.9
Marion	22,254	16,096	24,205	791,584	605,266	836,528	1,307,111	35.5	37.6	38.7	42.9
Medina	12,646	11,041	13,790	416,063	346,805	367,078	552,380	32.9	31.4	31.9	42.2
Meigs	.....	10,585	11,456	264,841	327,434	317,278	347,909	31.1	29.4	30.4	.....
Mercer	8,395	9,199	11,602	214,838	314,103	273,526	391,631	25.5	34.1	28.7	33.8
Miami	31,891	35,610	36,927	1,183,335	1,611,093	1,097,625	1,672,456	37.1	45.2	31.3	45.3
Monroe	23,257	16,003	18,031	728,242	403,052	529,821	587,235	31.1	25.1	28.8	32.3
Montgomery	36,454	35,367	32,602	1,359,179	1,660,119	886,782	1,332,416	37.2	46.9	27.2	41.0
Morgan	34,033	13,885	17,909	834,998	469,379	541,455	680,630	34.7	33.9	33.4	38.0
Morrow	16,154	14,877	21,344	583,318	449,067	501,331	802,733	36.1	30.1	30.4	37.6
Muskingum	32,079	29,210	30,168	1,249,456	1,063,914	1,157,183	1,198,170	38.9	36.4	37.1	39.7
Noble	.....	15,796	19,366	.....	469,644	571,138	699,926	.....	29.7	28.1	35.0
Ottawa	2,483	2,979	2,504	76,764	70,259	79,698	95,768	30.9	30.8	36.3	38.3
Paulding	1,532	1,074	2,071	59,054	32,595	49,470	82,090	38.5	30.3	28.6	39.6
Perry	21,267	19,580	19,183	752,982	451,869	547,827	667,563	35.4	23.0	29.3	34.8
Pickaway	65,960	65,755	67,034	2,627,737	3,007,410	3,039,418	2,845,999	39.8	45.7	45.3	52.8
Pike	22,957	20,470	22,841	902,611	861,026	692,415	959,763	39.3	43.0	30.3	42.0
Portage	10,426	9,405	9,191	329,539	293,659	204,255	431,956	31.5	31.2	26.5	47.0
Preble	34,927	29,400	32,156	1,167,548	1,283,743	1,097,187	1,172,423	33.4	43.6	37.4	36.5
Putnam	6,354	5,481	8,773	7,069	158,639	222,976	348,315	33.0	28.9	31.5	39.7
Richland	16,300	16,180	18,053	563,320	424,457	416,441	694,195	34.5	26.2	25.0	38.4
Ross	62,320	76,070	75,257	2,918,958	3,460,466	2,971,500	3,399,800	41.9	45.4	39.3	45.2
Sandusky	10,651	9,323	10,613	339,531	201,307	265,850	377,592	31.8	21.4	24.2	35.6

TABULAR STATEMENT—Continued.

COUNTIES.	ACRES PLANTED.				BUSHELLS GATHERED.				Average yield of bush- els per acre.			
	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.	1850.	1851.	1852.	1853.
Scioto	22,812	23,624	19,920	1,023,540	966,762	813,934	814,413	44.8	40.9	40.9	40.9	40.9
Seneca	15,671	17,566	19,997	499,096	531,952	531,952	531,952	36.2	31.3	30.2	30.2	40.7
Shelby	15,974	15,647	17,545	521,792	576,536	673,449	406,835	32.6	36.5	26.0	26.0	39.5
Stark	18,245	15,946	18,407	651,398	475,457	799,823	390,106	35.6	29.8	25.5	25.5	39.6
Summit	10,256	9,557	9,263	10,162	302,209	412,864	311,022	35.7	31.6	33.5	33.5	40.6
Trumbull	11,595	11,118	9,020	413,598	383,969	496,322	232,443	35.6	34.5	25.7	25.7	37.8
Tuscarawas	19,003	18,694	18,924	669,008	559,475	612,048	612,048	35.2	29.9	33.3	33.3	36.8
Union	16,413	17,451	17,946	20,700	525,732	589,002	596,083	32.0	33.7	33.2	33.2	42.0
Vanwert	3,436	3,337	4,077	92,544	79,941	110,698	110,698	192,321	26.9	21.8	27.0	37.2
Vinton	11,013	11,195	11,839	12,967	345,470	346,334	279,190	31.3	30.9	23.5	23.5	32.9
Warren	42,322	41,062	41,991	38,217	1,757,409	2,001,048	1,566,165	1,627,679	41.5	48.7	37.2	42.6
Washington	20,017	14,627	15,750	17,331	449,838	541,364	565,977	34.1	30.7	34.3	32.7	32.7
Wayne	15,481	17,400	19,310	293,030	427,577	810,771	810,771	18.9	24.5	24.5	24.5	42.0
Williams	3,181	4,000	6,895	64,732	120,000	216,370	216,370	20.3	30.0	30.0	30.0	31.4
Wood	5,333	7,552	8,713	163,774	230,924	299,166	299,166	30.7	33.2	33.2	33.2	34.3
Wyandot	9,790	.....	12,917	289,591	.....	517,321	.....	29.5	.....	.....	.....	40.0
Total	1,537,947	1,664,427	1,730,188	1,836,493	56,619,608	61,171,922	58,165,517	73,436,090	36.8	36.7	33.6	40.0

*In Hamilton county only seven townships made report.

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APPENDIX TO ANNUAL REPORT OF AUDITOR OF STATE.

SERIES OF REPORTS

MADE ON THE

CONDITION OF THE OHIO STOCK BANKS,

AS ASCERTAINED BY

CHARLES REEMELIN, Esq.,

ACTING AS SPECIAL EXAMINER UNDER THE APPOINTMENT OF THE

AUDITOR AND SECRETARY OF STATE,

AS REQUIRED BY THE FORTY-FOURTH SECTION OF THE GENERAL BANKING LAW OF FEBRUARY 24, 1848, AND THE FORTIETH SECTION OF THE "ACT TO AUTHORIZE FREE BANKING," PASSED MARCH 21, 1851.

It has been sometimes held by persons of intelligence, that examinations to which Banking corporations may be made liable under provision of law, are of doubtful utility; that they are frequently entrusted to persons incompetent to the intelligent discharge of the task to which they are appointed; and at other times by individuals who, from unworthy motives, withhold from the public such knowledge of the true condition and management of the institutions which they examine, as personal scrutiny and the oath of the officers have placed in their possession. Without stopping to enquire to what extent (if at all) these wholesale censures may have been justified by the results of any former investigation, the reports spread out on the following pages are submitted to the public eye, with a confident assurance that the thoroughness, candor and ability which distinguish them, will command the respectful attention of the reader, and abundantly vindicate the policy of that portion of the law which requires the affairs of Banking institutions to be investigated by a disinterested public agent. On perusing these reports, it is believed the general regret will be, *not* that the Free and the Independent Banks are subject to examination, but that the Branches of the so-called State Bank of Ohio are not open to a similar scrutiny.

The concluding review of the Examiner, following after his specific report on each bank, contains many suggestions which will at once commend themselves to favor; others, more novel in character, present the particular views of the Examiner.

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REPORTS.

I. SAVINGS BANK OF CINCINNATI.

CINCINNATI, July 11th, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—In pursuance of the appointment conferred upon me by letter dated June 27, and signed by yourself and Hon. Wm. Trevitt, Secretary of State, I proceeded to examine into the affairs of the "Savings Bank of Cincinnati," and having completed my examination, herewith, in pursuance to law, transmit to you, most respectfully, my report of its condition, viz:

The Bank is located in the city of Cincinnati, and is the successor of the business capital and good will of the broker firm of B. F. Sanford & Co.

It was organized in November, 1851, and all the forms of the law seem to have been complied with.

The capital stock was originally \$16,000—it is now \$25,000.

The original stockholders—all of whom remain such—and the stock held by each, are as follows:

B. F. Sanford.....	225 shares.....	\$11,250.
John D. Park.....	225 ".....	11,250
A. G. Sanford.....	30 ".....	1,500
S. G. Camp.....	10 ".....	500
G. A. Wheeler.....	5 ".....	250
T. B. Russell.....	5 ".....	250

The indebtedness of these persons to the Bank at this time, is

B. F. Sanford & Co., (which consists of B. F. Sanford and J. D. Park)	\$285,174 07
A. G. Sanford,	1,500 00
S. J. Camp,	500 00
G. A. Wheeler,	250 00

The Bank was organized under the provisions of the act entitled "*An act to authorize Free Banking*," and you will perceive that section twenty-two of said act has been clearly violated, by withdrawing its capital stock through loans to stockholders, excepting only Mr. Russel's \$250—five shares.

The officers of the Bank are

John D. Park, President;	
A. G. Sanford, Cashier;	
*John D. Park,	} Board of Directors.
*B. E. Sanford,	
J. B. Russel,	
S. J. Camp,	
G. A. Wheeler,	
A. G. Sanford,	

** Such was the information the Cashier gave me, which, however, they deny. They say they are not Directors. Mr. Park is President, but really attends to but little or no business.

Mr. B. F. Sanford and J. D. Park reside in Kentucky. You will perceive, therefore, that section fourteen of the act guiding in the premises, has also been violated, unless their denial of being Directors is correct; and in fact, section fifteen too, since the place of the non-resident Directors has never been vacated nor supplied. Mr. B. F. Sanford is much about the Bank, and attends to some of its business.

The entire circulation at this time is \$17,538, of which \$3,538 are in general circulation. Fourteen thousand dollars (\$14,000) were sealed up in a package, and handed to B. F. Sanford & Co., (Messrs. J. D. Park and B. F. Sanford,) and by them deposited at the Kentucky Trust Company, and other currency obtained for it, to be circulated in Ohio. Whether these notes are now with the Kentucky Bank, I could not learn. This arrangement I deem a violation of the spirit at least, of section twenty-one of the act referred to.

Accompanying this report is a statement (marked No. 1,) collated from the books, showing the weekly condition of the Bank since January. I endeavored to get the items, as required in section twenty-three of the law, but was unable to do so. The interrogatories put by me to the Cashier will explain these items more fully, and I refer you to them (marked No. 2) as accompanying this report. The Cashier was sworn by Nathan Guilford, Esq., Justice of the Peace in Cincinnati. I have not deemed it necessary to obtain his certificate thereof, which I suppose may be had at any time if required.*

I would most respectfully direct your attention to questions 8, 9, 10, 11, 12, 13, 23 and 28, and the answers thereto, which prove a system of exchanging bank notes clearly violative of the spirit of section twenty-six.

In reference to the prohibition of all notes under five dollars, contained in the same section, I refer you to question 61, and the answer. The words "our own," in answer to question 11, and in fact wherever they occur, include, besides their own circulation, the Banks owned or controlled by B. F. Sanford & Co., in Kentucky and Indiana, both of which appear generally as heavy creditors on the books.

In reference to the interest allowed to depositors, and the manner in which the Bank makes its profits, I refer you to questions 15, 16, 17, 18, 19, 20, 21, 22, 25, 26 and 41, and the answers thereto. They prove that legitimate banking is not the object of the institution. I reserve for a more general report, the discussion of this topic, as well as the questions whether Banks facilitate exchange—whether they furnish it—or whether they enhance the price. I shall confine myself, in this special report, to special facts as arising from this Bank; and with this view, I have selected, promiscuously, the following transactions, as I found them upon the books:

April 18, a bill was purchased of Wm. C. Larabee—B. F. Sanford, drawer—no endorser—payer, Wm. C. Larabee, New York—amount \$2,000—payable 70 days—interest charged.....	\$20 34
This draft was due June 21, when exchange was $1\frac{1}{2}$ per cent.....	30 00

Which makes a profit of.....	\$50 34
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Or an interest of near 14 per cent. per annum.

May 15,—\$250 draft was bought on Covington (opposite Cincinnati)—interest for 60 days \$2 55—exchange $\frac{1}{2}$ per cent., \$1 25—total \$3 80, or over 9 per cent interest. These Covington drafts occur frequently on the books, and are evidently a kind of kiting affair, so as to enable this Bank to charge more than 6 per cent. interest.

* This certificate has since been obtained.

March 30, bought of Preston & Brothers, \$3,000 on New York—90 days draft.
 The Bank allowed Messrs. Preston.....\$2,938 50
 The Bank realized..... 3,046 00

Making a profit of..... \$107 50

Or near $1\frac{1}{2}$ per cent. per month, or over 14 per cent. per annum.

March 27.—Bought 30 day draft on Madison, amounting to \$200 99—charged
 \$2 68 for exchange and interest, or near $1\frac{1}{2}$ per cent. a month.

December 19, 1853.—\$1,500—4 months draft on New York, bought at 1 per cent.

December 14.—\$3,500—60 days on Philadelphia—

Charged exchange.....\$17 50

interest 36 75

————\$54 25

Exchange premium..... 35 00

————\$89 25

Or over $1\frac{1}{2}$ per cent. a month, or over 15 per cent. a year.

\$2,000—60 day draft on New York—paid for it.....\$1,969 00

Realized at $1\frac{1}{2}$ per cent. 2,025 00

————\$56 00

Or over $1\frac{1}{2}$ per cent. a month, or over 15 per cent. a year profit.

The rates of exchange charged, vary from $\frac{1}{2}$ to 1 per cent.—the rates for Nashville and Memphis being $1\frac{1}{2}$.

The Bank discounts notes only when it cannot buy bills—bill brokerage being its most profitable, and therefore, most desirable business. The transactions appear fair business transactions generally, although a very critical examination of all the names might, in a few instances, develop kiting operations. It is also to be presumed, in looking over the names, that bills are bought in some instances from what may be termed street brokers, who have previously bought these same bills at heavy discounts. Whether the Bank is privy to the previous shave, may well be doubted. I found no notes discounted on which more than 6 per cent. was charged—the days of grace are always charged for.

The act to restrain Banks from taking usury, is, to my mind, too vague to permit me to determine whether its provisions have been violated by the Bank in question. The act seems, however, to receive a construction from this Bank, which, whatever its framers may have intended, seems to operate in favor of high profits. I have specified some transactions out of many like them, that you may take such action in the premises as may be right and proper. Whether the current premium of exchange be equal or exceed 12 per cent. per annum, (see section four of the said act) is a question requiring very nice calculations of all the attendant circumstances, which cannot be exactly ascertained from the books of the Company; and it may also be a question, whether the act aforesaid is applicable to the institutions organized under the act of March 21, 1851.

By reference to question 32, and the answer, you will see that this Bank lists according to its charter. Subsequently, Mr. B. F. Sanford stated to me, that they listed according to law. The weekly statement from January, was drawn up by me partly with a view to give you a fuller insight into its operations than its statement to you of May last alone will furnish. You will perceive some discrepancies between the statement sent to your office, and the one drawn out by me. The book keeper explains this as follows:

1. The amount of Bank notes as put down by me, and as drawn from the

books,—some of their own notes formed a part. In the statement to you, this amount is properly deducted.

2. The fact that the "Bills of Exchange" appear larger in my statement than in yours, arises from a very proper deduction of the debts due to Winslow, Lanier & Co., in New York, therefrom, which, in my statement, appears by itself.

3. The amount due Banks and Bankers in my statement is smaller, because in the statement sent to you in May last, B. F. Sanford & Co.'s account is included and covered by that item; in mine it is separate. I did not separate Foreign and State Bankers, as such a separation leads only to confusion.

4. The difference in circulation arises from the fact already stated, that part of the same was on hand.

5. In the statement to the Auditor, Winslow, Lanier & Co.'s account is omitted,—being deducted from "Bills of Exchange." The item "Discounts" in the statement, means money made. There is another similar account showing the profits in Exchange, but this account now shows no profits.

On the first day of my examination, there was but \$495 of specie on hand. It fluctuates very much. But a day or so previous it was \$25,000. I have reason to suspect, from an examination of the correspondence, that this amount went to the Kentucky Trust Company, to help in making their semi-annual statement.

In schedule No. 3, I furnish you with extracts from their correspondence, which will develop more fully than I could do by comments of my own, the real business of that Bank. The Savings Bank of Cincinnati is the conductor through which various Banks in Indiana, Ohio and Kentucky maintain a circulation, and for which the people pay all the while it is out. The idea that Banks furnish capital is evidently not applicable to this Bank.

The term "*our*" notes, when used in the correspondence, means Connersville and Kentucky Trust Company notes—so the Cashier, on inquiry, informs me.

The intimate connection of the Savings Bank with all the transactions of Mr. B. F. Sanford, President of the Kentucky Trust Company, and his speculations and Banking operations, are apparent throughout. These employ the whole Sanford family. Mr. Wm. M. Sanford is a brother, and is Cashier of the Bank of Connersville.

The amount sent to various locations for "good circulation," is generally requested to be paid for in drafts to Winslow, Lanier & Co.

How much altogether thus passed between the Bank and other Banks, is not easily determined, but may be guessed at from the fact, that in March there is in the correspondence a schedule of a contract with Fargo's Express Company for transporting half a million and more.

In schedule No. 4, you will find extracts and items from letters of Banks and Bankers, which will afford a further clue to the business of the Banks, and which may serve in the examination of the other Banks in the State.

John D. Park informs me, that he pays little or no attention to the Bank—only signs checks in the absence of the Cashier. He knows but little of Mr. B. F. Sanford's transactions as a financier, and is with him, as he says, to accommodate him. Mr. Park attends to the medicine apartment, which is adjoining the Bank.

The Savings Bank of Cincinnati charges such premium as specie may go at for the time being, for all the notes it returns to the Kentucky Trust Company.

I could find no names of public officers doing business at the Bank, and on asking the question of the Cashier, received the answer I expected.

There are some strange matters in this Bank which deserve attention. The stockholders get no dividends—care for none—don't know the profits—have not ascertained them, and cannot, without great loss of time. The officers are without fixed salaries—all of them, nearly, are Sanfords, and B. F. Sanford owns the Ken-

tucky Trust Company, and the Sanford Company owns the Bank of Connersville. B. F. Sanford and Company are the chief debtors, chief stockholders, etc.

In looking over the list of depositors, I find many females and many other persons, who do not dream that their all depends on the very ticklish question whether B. F. Sanford & Co. are solvent.

I have reason to suspect that the stocks deposited with the Auditor of State in Indiana, are really the property of the Savings Bank, and that the accounts with the Bank of Connersville and the Kentucky Trust Company, and that of B. F. Sanford & Co., are managed with a view to escape taxation. I endeavored to get full information, but failed to do so. Mr. B. F. Sanford refused to answer, and not being an officer of the Bank, I had no right to insist upon it. Mr. Park pleads ignorance, and Cashier Sanford also. One fact is clear, the Savings Bank furnished the stock originally, and it transfers it at pleasure, as for instance in the Laurel and Brookville cases. Probably, an inquiry at Indianapolis might develop further information. You will also notice that the Bank seems to hold other stocks, as appears from its deposit in Madison.

The following extract from the Cincinnati Gazette, and the report of B. F. Sanford, President of the Kentucky Trust Company, is interesting, when viewed in connection with the facts shown by the correspondence of the Savings Bank :

"We have received the semi-annual statement of the condition of the Kentucky Trust Company Bank. As reports unfavorable to the credit of this Bank were circulated a week or two since, the President of the Bank takes occasion to refer in his report, to the former management, present position, and present prospects of the Bank. That under the old Board, the affairs of the Bank were grossly mismanaged, appears evident, but the present Board are exerting themselves to bring the assets into a safe and satisfactory shape. We make the following extract from the Report :

"When the present Board of Directors took the management of the Bank early in April last, they found its condition in a very critical state. The active means of the Bank had become reduced to an extremely low point, and a large portion of the assets of the Bank was locked up in paper unreliable for early and prompt payments.

"To two firms alone discounts had been granted to upwards of \$260,000, and to other parties equally injudicious loans had been made. This bad state of affairs would have been very discouraging and unfortunate at any time ; but when it is remembered that during the past three months exchange on the East has been extremely high, and that so stringent has the money market been, that even strong and well-managed Banks have felt the pressure severely, the public may realize something of the hard times we have passed through. Besides this, the failure of the two houses so largely indebted to the Bank, and the efforts of one of the houses to do us all the injury it could, (in gratitude, probably, for all the favors it had received) created a sort of panic and run upon this Bank, thus increasing the need of further resources to meet this extra demand on the available means of the Bank. Over all these perils, however, we have triumphed, and are laboring hard and with success to bring the assets of the Bank into a safe and satisfactory shape. From the failures alluded to, we hope to lose nothing ; though it is possible that a loss of twenty or twenty-five thousand dollars may take place. We believe we could redeem in four months every dollar of our notes in circulation. In regard to the earnings of the Bank, there will be no difficulty in dividing ten per cent. dividends so soon as we can recover from past mismanagement. We shall deem it policy, however, to declare only six per cent. dividends for one or two years, at the end of which period, and thereafter, we confidently predict our stock :

to be a reliable ten per cent. dividend-paying stock, with a yearly increasing surplus."

The Bank is safe, if B. F. Sanford & Co. are safe, and these gentlemen again depend on the Bank of Connersville and the Kentucky Trust Company, and upon various speculations, the medicine trade included. The business of the Bank is loosely managed; the Directors are seldom present, and B. F. Sanford is really, with his brother, the Cashier, the sole manager.

All of which is respectfully submitted.

CHARLES REEMELIN.

[SCHEDULE NO. 1.]—STATEMENT of the weekly condition of the Savings Bank of Cincinnati.

Dates.	Specie.	Bank Notes.	Notes discount- ed.	Bills purchased. Exchange.	Eastern Sight Exchange.	Due from other Banks.	Indebtedness of B. F. Sanford & Co.
January 3, 1854.....		\$45,466 59	\$26,149 03	\$85,438 71	\$16,187 51	\$25,795 05	\$242,275 43
" 9, "		93,871 42	23,328 99	93,018 74	6,287 75	17,713 06	280,953 30
" 16, "		84,995 60	21,263 61	97,937 34	12,682 02	22,405 03	270,954 15
" 22, "		80,403 22	23,442 75	110,480 63	12,366 55	29,244 64	270,119 40
" 29, "		71,716 18	24,803 63	106,501 49	34,480 36	26,134 61	266,061 26
February 6, "		80,968 47	23,159 98	104,850 57	35,224 57	25,348 51	265,700 52
" 13, "		87,198 96	19,925 67	92,519 56	36,442 73	20,530 02	264,403 60
" 20, "		47,020 27	31,383 14	78,953 63	40,114 24	32,339 70	266,967 93
" 27, "		100,538 64	30,598 39	70,490 03	30,155 80	36,949 32	267,195 07
March 6, "		82,051 10	28,668 56	47,123 16	34,663 35	44,119 18	270,087 49
" 13, "		97,407 81	28,084 16	51,871 70	16,915 65	30,859 86	267,887 44
" 20, "		78,554 68	32,646 66	54,137 98	21,345 75	46,578 11	270,564 21
" 27, "		75,831 56	28,217 44	55,830 90	8,427 48	31,123 13	265,188 06
April 3, "		85,420 44	28,002 39	57,924 72	5,866 34	32,108 10	266,738 68
" 10, "		79,428 79	25,817 62	56,586 00	3,671 56	26,005 88	274,688 11
" 17, "		65,741 50	24,747 57	54,982 49	4,570 42	32,000 36	287,188 11
" 24, "		73,935 06	18,385 08	48,471 45	2,433 94	32,225 56	288,516 94
May 1, "		83,923 00	12,448 68	44,945 71	5,070 76	25,940 74	282,871 68
" 8, "		82,890 38	12,188 18	45,267 57	5,191 73	29,785 35	283,022 58
" 15, "		66,188 39	11,765 04	43,284 92	8,583 76	25,778 95	294,788 19
" 22, "		69,964 20	9,575 56	34,228 98	612 12	19,965 30	285,172 00
" 29, "		70,727 99	9,754 93	18,482 12	9,377 56	22,978 11	287,376 55
June 5, "		44,472 20	9,819 38	19,988 74	2,593 88	20,997 79	287,376 55
" 12, "		75,358 53	6,153 36	16,488 74	2,381 17	19,536 80	285,580 05
" 19, "		54,763 92	5,013 36	16,488 74	839 17	28,202 39	286,788 53
" 26, "		67,527 31	5,030 86	26,451 30	8,294 33	21,680 43	292,899 82
July 3, "		19,794 72	4,630 88	31,590 19	9,200 29	39,776 69	285,174 07

[SCHEDULE NO. 1.]—Continued.

Dates.	Notes in circulation.	Due individual Depositors.	Discounts.	Bills payable in New York.	Due Winslow, Lanier & Co., New York.	Due other Banks and Bankers.
January 3, 1854,	\$19,690 00	\$163,655 10	\$8,456 31	\$68,500 00	\$33,378 78	\$210,279 00
" 9,	19,690 00	195,918 30	7,801 76	68,787 57	32,370 53	203,084 00
" 16,	19,690 00	219,066 66	8,207 94	77,287 57	3,417 87	203,787 00
" 22,	19,690 00	224,492 59	7,727 26	68,637 57	16,499 51	197,340 44
" 29,	19,690 00	233,950 77	7,596 95	77,950 00	15,710 17	189,013 14
February 6,	19,690 00	242,224 71	7,891 73	77,950 00	28,726 78	178,452 48
" 13,	19,690 00	253,049 54	7,858 84	72,950 00	.....	185,001 13
" 20,	19,690 00	274,836 18	8,072 16	84,950 00	.....	155,011 42
" 27,	19,690 00	279,845 36	8,147 00	84,350 00	8,277 92	152,560 10
March 6,	19,690 00	271,450 63	7,719 51	61,100 00	18,735 50	142,496 59
" 13,	19,690 00	245,521 83	7,651 31	62,000 00	39,352 34	133,096 10
" 20,	19,690 00	253,463 93	7,694 00	67,000 00	24,425 51	145,982 12
" 27,	19,690 00	220,718 01	7,903 70	27,000 00	28,610 62	165,204 11
April 3,	19,690 00	235,360 80	8,340 85	27,000 00	19,263 54	178,195 18
" 10,	19,690 00	232,576 09	8,316 87	28,000 00	13,984 31	176,893 81
" 17,	19,690 00	226,096 66	8,353 16	29,000 00	21,925 43	178,844 57
" 24,	19,690 00	213,473 59	8,373 50	34,000 00	32,916 26	170,430 32
May 1,	19,690 00	199,348 02	8,424 07	24,000 00	23,388 68	199,348 02
" 8,	19,690 00	207,176 52	8,271 96	19,000 00	16,038 85	203,400 95
" 15,	19,690 00	180,000 79	8,235 17	11,000 00	39,670 81	207,436 59
" 22,	19,690 00	175,117 87	8,253 64	11,000 00	46,502 75	173,432 19
" 29,	19,690 00	220,406 34	8,186 24	14,000 00	10,725 70	160,444 27
June 5,	19,690 00	199,002 39	8,186 90	13,000 00	13,933 79	144,850 35
" 12,	19,690 00	194,315 07	8,040 76	13,000 00	31,907 84	153,099 97
" 19,	19,690 00	199,702 65	7,983 00	13,000 00	13,451 72	163,897 52
" 26,	19,690 00	205,877 32	8,008 73	18,400 00	16,797 53	169,077 77
July 3,	19,690 00	223,298 25	8,638 02	9,200 00	8,491 12	135,986 81

That of July 10 was not completed.

[SCHEDULE NO. 2.]

QUESTIONS PUT BY CHARLES REEMELIN TO A. G. SANFORD, *Cashier of the Savings Bank of Cincinnati, and the answers of the latter, under oath.*

1. *Question.* How long have you been doing business as a Bank?

Answer. Since November, 1851.

2. Q. What was the original capital?

A. \$16,000—the other, up to \$25,000, was added three or four months afterwards.

3. Q. Were the original stockholders the same as now?

A. Yes, sir.

4. Q. Has the stock held by them remained the same?

A. The stock has been changed. I bought \$500, or ten shares from Wheeler.

5. Q. Has any of the stock been hypothecated?

A. No, sir.

6. Q. Can you give me the indebtedness of the officers and directors?

A. They are as follows: A. G. Sanford, \$1,500; S. T. Camp, \$500; G. A. Wheeler, \$250; B. F. Sanford & Co. owe to the Bank—can't tell how much exactly.

7. Q. Can you give me the relative amount of foreign and Ohio currency, in your receipts and disbursements?

A. I cannot very closely. The proportion of foreign to Ohio is at least 2 to 1.

8. Q. Do you select any, especially in paying out?

A. We always pay out foreign first, if we have time to assort it.

9. Q. Do you ever receive Bank notes from other Banks for circulation?

A. Yes.

10. Q. Will you name any from whom you have received such?

A. We have received them from nearly every Bank in the West. We always calculate to circulate for other Banks if they circulate our own.

12. Q. On what terms do you receive and circulate them?

A. They check against it, after we receive them, and we allow interest from the time they are placed to their credit.

13. Q. In what amounts do they generally send them to you?

A. In amounts of 1 to 5,000 dollars.

14. Q. Do you remember of any lately sent to you that way?

A. We circulate for the Bank of Marion. We circulate some for a Madison Bank—none others from Indiana lately. Also, for a Bank in Wisconsin—not much—2 to 3,000 dollars. We have circulated also for Kentucky Trust Company, and circulate them all the chance we get.

15. Q. Do you allow interest on deposits, and how much?

A. On demand, 6 per cent.—on specified time, 8 per cent.—on 6 months, 10 per cent.—for a year, less, if money is plenty.

16. Q. What discount or interest do you charge on notes?

A. Six per cent.

17. Q. How can you allow 8 and 10 per cent., while you charge only 6 per cent?

A. We do it by buying and selling Exchange. If it were not for that, we could not do it; and also by Banking business. B. F. Sanford & Co. own most of the Connersville Bank, in Indiana.

18. Q. In what way does this enable this Bank to make money?

A. We buy foreign Checks and Drafts, and charge Exchange and Interest at variable rates, and then we receive premium after they are paid. That amounts up to 12 and 15 per cent.

19. Q. You principally employ your capital in this kind of business?

A. Yes.

20. Q. Are these drafts and checks you buy on the East, bona fide business transactions ?

A. They are.

21. Q. Of what nature are these drafts and checks ?

A. Most generally based upon shipments of produce.

22. Q. In charging your Exchange and Premium, are you guided by the cost to you, or by the market price ?

A. By the market price.

23. Q. Do you buy such drafts of foreign citizens coming out here to buy produce ?

A. We do sometimes with a view to give a better circulation to Bank notes which we wish to circulate,—particularly Banks in which Sanford & Co. are interested. We buy lumber drafts for the same purpose. We have correspondence—where we circulate for other Banks, they circulate for ours.

24. Q. Are B. F. Sanford & Co. interested in the Kentucky Trust Company ?

A. B. F. Sanford & Co. are not, but I think B. F. Sanford is.

25. Q. Can you tell me the real cost of Exchange on New York ?

A. I could not tell certain, but I think it might, from this point, be afforded not to exceed $\frac{1}{2}$ per cent.

26. Q. What is the average price ?

A. It has been on an average of the last two months $1\frac{1}{2}$, and as high as $1\frac{1}{2}$.—It was this spring as low as $\frac{3}{4}$, but only for a few days.

27. Q. How do the accounts with other Banks arise, which I see in your statement ?

A. Principally from collections of notes and bills, which arise from business transactions of our customers.

28. Q. Do you collect for other Banks ?

A. We do. It happens very often now, that merchants and others have discounts in Kentucky, and make their notes payable here.

29. Q. Are bills on New York bought by you, paid at your counter ?

A. Not by previous understanding, and only by exception.

30. Q. Do you allow probable premium in buying bills ?

A. No ; that is our principal profit.

31. Q. Do the Bankers you do business with in the East allow you interest ?

A. They do. $4\frac{1}{2}$ to 5 per cent.—5 now. We are anxious to keep our surplus cash there, because we can draw upon it at sight. It is so very convenient, being as good as specie, and still drawing interest.

32. Q. Explain the situation of your circulation.

A. Can't keep a circulation here. The tax is so heavy, and that is the reason we don't circulate our own money more.

33. Q. Have you listed under the general tax law, or under your charter ?

A. Under our charter.

34. Q. What dividends have you declared since you have been established ?

A. None.

35. Q. Why not ?

A. The stockholders owning and controlling the Bank don't care about dividends. The agreement is that they get 10 per cent. They have received no dividends.

36. Q. Do you take an inventory periodically ?

A. We make a weekly and quarterly statement.

37. Q. What have been the actual profits ?

A. It has never been ascertained, and could not be without much time.

38. Q. What salaries are paid by the Bank ?

A. The President's is not fixed—he being little engaged. The Cashier gets \$1,000 per annum ; 1st book keeper, \$1,000 ; 2d and others not fixed.

39. Q. Do your officers give bond and security ?
A. No sir. The Bank is officered by myself and three brothers, and the Bank was organized, simply as to amount of stock, etc., so as to comply formally with the law.
40. Q. Do you discount for directors and officers of other Banks ?
A. Not in this city—nor are any such discounts now due from any other Banks.
41. Q. Do you, in your discount line, have preferences ?
A. As a general thing we favor customers—depositors.
42. Q. Do you furnish capital or facilities ?
A. We require some basis, and we always want more than one name.
43. Q. Are your directors, officers or stockholders, endorsers for notes or bills at this Bank ?
A. Not at this Bank.
44. Q. Have you a suspended debt account ?
A. We have \$2,000, arising from notes deemed doubtful.
45. Q. Are your discounts renewals ?
A. We never renew if we can help it.
46. Q. Are your depositors generally your borrowers ?
A. Our aim is to have depositors who don't need discounts. We want depositors who can spare their money for some time. The most of ours are of that kind.
47. Q. Do you give such depositors extra collateral security ?
A. We have one such. It is an Indiana Bank. The amount is \$30 or \$40,000. It is a time deposit by the year. We pay it 4 per cent. It is the Madison Bank. We gave stock of the Farmers Bank of Kentucky as security.
48. Q. What does the item mean "bills payable" in New York ?
A. It means time checks drawn by us on New York, and which are purchased of us to save Exchange. On such we allow no interest, except it be in lower rates of Exchange.
49. Q. Your item bills and notes discounted really means notes only ?
A. Yes.
- Q. The account of B. F. Sanford & Co.,—on what terms does that exist ?
A. There never was terms agreed upon. It is not a discount—may be called an overdraft. They use it in their business, that is: Banking in Indiana and Kentucky, Bank of Connersville. B. F. Sanford is concerned in the Kentucky Trust Company, and controls it, but I do not think *that* is checked out in the name of the Company. The account is a running one. They check, and we credit payments made on their accounts. The whole business of the Bank was formerly in the name of B. F. Sanford & Co., and it is not yet all closed up. The firm consists of B. F. Sanford and J. D. Park.
50. Q. What does the item "discounts" mean ?
A. It is profit and loss, or rather money made.
51. Q. On what terms do you use the funds of the Kentucky Trust Company ?
A. They keep all their collections here, against which they check. There has never been an agreement between us. We do all their business. Our trouble ought to go against any claim of interest.
52. Q. What kind of money was that \$5,000 sent to you by the Bank of Connersville ?
A. Common currency. They check against it. They keep all their surplus here. We allow it no interest. They keep all their collections here. The bills they buy, are made payable here.
53. Q. How does it happen that you allow premium on notes sent to you ?
A. It is for notes near the city, which is the custom of this market.

54. Q. Are there any of the United States, State, County or City Officers, depositing with you?

A. No—neither public, nor private.

55. Q. Do the individual depositors include Banks and Bankers?

A. No sir.

56. Q. Do you allow individual depositors to overdraw?

A. That is against our rules. It happens sometimes.

57. Q. Do you buy and sell specie?

A. We do. Nor do we keep specie with reference to our circulation.

58. Q. At what rates do you buy specie?

A. At variable rates— $\frac{1}{2}$ to $1\frac{1}{2}$.

59. Q. For what purpose do you buy specie?

A. As an investment.

60. Q. Do you buy with your own notes?

A. I think we never did.

61. Q. Could not a home currency be kept up, by paying out none but Ohio paper at the counter of Banks and Bankers?

A. It could if it were not for the high rates of taxation. If taxes were low, a circulation would be a profit. Money returns here quicker; but there being also so many opportunities to pay it out, a large circulation could be kept up. They could redeem it cheaper here through exchange facilities,—this being a place where balances are settled, and there being a market to take advantage of. Cincinnati is now the market where other Banks maintain a circulation, while it might be the reverse.

62. Q. Do you pay out and receive small notes from other States—that is, notes under five?

A. We do.

63. Q. This Bank I see furnished the stock for the circulation of the Bank of Connersville. Do you owe for these stocks?

A. No, sir.

64. Q. What is the amount of State Stock you sent to Connersville?

A. Something near \$700,000.

65. Q. Has this Bank a direct interest in the Bank of Connersville?

A. No, sir.

66. Q. Do you know the amount of stock B. F. Sanford & Co., have in the Connersville Bank?

A. No, sir.

67. Q. Did not the heavy indebtedness of B. F. Sanford & Co. arise from their connection with the Banks of Connersville and Kentucky Trust Company?

A. Their account has gradually accumulated. There is such a firm as B. F. Sanford & Co., and they do business with us. They don't use all their funds in these Banks.

68. Q. Can you show me the book containing the proceedings of Directors?

A. There never were more than two meetings of the Directors.

A. G. SANFORD, *Cashier.*

STATE OF OHIO, HAMILTON COUNTY, ss.

This is to certify, that A. G. Sanford, Cashier of the Savings Bank of Cincinnati, was by me duly sworn true answers to make to such interrogatories as should be legally put to him by Charles Reemelin, Commissioner duly appointed for that purpose, touching the condition of said Savings Bank.

NATHAN GUILLFORD, [SEAL.]

August 3, 1854.

Justice of the Peace for said County.

[SCHEDULE NO. 3.]

Extracts from Correspondence of the Bank.

July 5, 1854.—Cashier of Savings Bank of Cincinnati informs Mr. Ewing, Cashier of the Laurel Bank, of the return of \$7,000, Connersville notes to the Indiana Auditor of State, and a transfer of 7,000 Stocks to the credit of the Laurel Bank, for which Laurel Bank is to send currency.

July 3, he writes to D. Rathburn, Pomeroy, Ohio, "will assure *all* the Kentucky Trust Company you take will be redeemed, if you choose to send it down to us, until further notice.

June 30, to Bank of Connersville—send \$2,000 for good circulation.

June 30, to A. D. Hunt, Louisville—"if not inconvenient to you, would like to have you send \$10,000 in gold by Saturday night's Express for statement Monday, and I will make arrangements good Wednesday next." (This letter is headed Kentucky Trust Company, and signed B. F. Sanford, but is in the copy book of the Savings Bank of Cincinnati.)

Ditto, same date—to Hutchins & Comly, Pittsburgh, for \$7,000 of specie.

June 14, sent \$3,500, to Hertzler, Harrison & Co., Springfield, with request "please give our notes a good circulation."

Same date, \$5,000—to same parties, Kentucky Trust Company notes.

June 13, \$1,000—to J. Ault, Cashier Bank of Marion.

June 13, \$2,000—to Stark County Bank, at Canton.

May 10, \$1,100—to F. Silliman, Ashtabula, "for good circulation," with request "give the notes a good scattering."

May 16—to E. P. Grant, Stark County Bank, sending notes, "give the Connersville and Kentucky Trust Company notes a good scattering."

May 26—to Milwaukie, \$1,500, Kentucky Trust Company and Connersville notes, adding, "our circulation keeps us very active and hard up these days."

June 29—to Winslow, Lanier & Co., New York: "Enclosed you have for credit this Bank, B. F. Sanford, President, on you, \$5,000. Also, authority from Wm. M. Sanford, Cashier, to transfer to this Bank such sum as you may wish from Bank of Connersville from time to time, all which we hope will be satisfactory.

June 29, to O. Ballard, Circleville: "We think that Crawfordsville is as good a point to establish a Bank, as there is in that State. (The managers of the Pick-away County Bank then contemplated the establishment of a Bank at that place, but have changed their plans to another place.)

June 27, letter headed Kentucky Trust Company, to Kramer & Rahn, Pittsburgh, "send us \$15,000 gold for Saturday's statement.

June 27, to K. K. Swift, Chicago, "\$2,000, for good circulation."

June 27, to another firm: "Kentucky Trust is ALL RIGHT, notwithstanding the reports circulated by its friends to the contrary."

June 23,—Send to Auditor of State, Indiana, \$5,000, Connersville notes. Have same amount of stock transferred to Bank of Brookville."

June 22, \$1,200, Connersville, to Kramer & Rahn, in Pittsburgh, for circulation.

June 22, \$1,000, " Preston & Co., Chicago.

June 22, \$1,000, " S. S. Osborn, Painesville.

June 22, \$1,500, " K. K. Swift, Chicago.

June 22, \$3,000, " E. W. Clark, St. Louis.

June 20, \$5,000, " G. Taylor, Warren, Ohio.

June 19, \$1,500, " K. K. Swift, Chicago.

June 19, \$4,000, " Kramer & Rahn, Pittsburgh.

June 17, \$1,000, " Kneeland & Hall, Milwaukie.

Same day, acknowledge receipt from these latter gentlemen, \$1,000, Oskosh Bank, in Wisconsin.

June 13, D. Preston, Detroit, \$1,000. "Send me other currency as soon as you can afford."

May 26, to Clark, Cary & Co., sending notes: "please send me other currency as soon as you think you are paid for circulating our notes."

April 6. B. F. Sanford, then Cashier of the Savings Bank, writes to Dugan & Mackay, Portsmouth: "I have been elected to the Presidency of the Kentucky Trust Company, and we shall probably throw most of our means over into that Bank."

April 1, to A. Trader, Xenia: "I send you for good and careful circulation, \$1,500. Please send me other currency. Should you send me your own notes, they will be carefully used. Please mix up with other currency the notes sent you. I am becoming largely interested in the Kentucky Trust Company Bank in Covington. I shall be obliged to you, if you treat its circulation kindly and courteously."

Similar remarks to others, adding in one instance, "and keep its notes from coming back to Cincinnati."

March 30, to S. S. Osborn, Painesville: "I shall take pleasure in reciprocating with you in the protection of each other's paper."

As late as July 10, to Kramer & Rahn, in Pittsburgh, \$2,500.

July 7, to Milwaukie, \$700, Kentucky Trust notes.

[SCHEDULE NO. 4.]

Extracts from Letters to the Bank.

On asking for these, I was told they were mixed up with private letters, but on insisting on seeing the same, they were handed to me by the Cashier. I found no private letters.

The following extracts are selected from many similar ones:

June 30. Iron Bank, Ironton, acknowledges receipt of Kentucky Trust notes, and allows premium.

May 18, one of the letters from a foreign Bank, says after sending \$5,000 of notes of Bank of Laurel: "You had better be very careful about paying out these notes, as the Bank of Brookville had a *"draw"* of about \$5,000 last week, and they had no more circulation than Laurel."

March 10. Ironton Bank writes: "I am in a snap almost." Wants \$11,000 currency.

Feb. 21, sends \$1,500 of its notes.

June 19, Forest City Bank, Cleveland, acknowledges receipt of \$2,700 Kentucky Trust Company notes.

June 21, same Bank enquires about an agency got up by the State Bank to redeem notes, which movement is supposed to be against Free Banks.

February 7, same Bank acknowledges receipt of notes sent, and promises to circulate them.

Jan, 27, same promise.

The Champaign County Bank acknowledges frequent receipt of Connersville for circulation.

June 6. Miami County Branch Bank sends \$1,000—says: "These small notes of ours please scatter as well as you can."

June 9, the same Bank promises to give good circulation and mix well the \$2,000 sent.

April 29, two days before May report to Auditor, same Bank writes: "Short of currency. Don't like to pay out our own notes. Will send after Monday."

The more we have of our notes on hand, the less coin we shall require to show in our report—an article that we are not flush of just now." Requests a certain amount of gold by Monday—"will send it back Tuesday."

Clinton Bank of Columbus writes this spring: "Your Connersville I will take care of. Could you not use a few thousand of Clinton at Connersville, to be paid out at counter for like amount of your notes paid out carefully here."

Same bank, writing March 18, after advising of the starting of a new broker firm, Miller, Donaldson & Co., says: "Do you know whether they return any of your notes, or any other persons at Columbus. If so, I can stop them."

Jan. 21, City Bank of Columbus writes to B. F. Sanford, that a few Iron-ton notes have been received. The stock exchanged for that Bank and deposited with the Auditor is 1856, instead of 1860, which they very much regretted.

Clinton Bank, through D. W. Deshler, Cashier, writes to B. F. Sanford & Co. "I have arrangements at your city with nearly all the Brokers and Bankers. I am aware you could gather largely of our notes. In regard to Connersville notes you sent heretofore occasionally to Franklin Branch for them to circulate. I am President of that Branch, and Director in Exchange and City Banks, and have given your paper a circulation larger here than any other Bank in Ohio and Indiana, and it is best for your interest not to have it disturbed. I sent \$2,800 Connersville to Medbery at Roscoe to pay for wheat at his mill."

May 1, City Bank of Columbus proposes reciprocity.

January 14, Clinton Bank advises not to send home Clinton, will soon be less—hints at retaliation.

Dec. 31, City Bank writes: "Clinton expires to-day. She is closed, but another Clinton occupies her place—individual Bankers. I suppose we shall feel friendly to our old friend, so far as the law allows."

June 21, Bank of Marion advises "great care in circulating our notes in consequence of their being returned by Brokers."

Same bank—sends notes often "for circulation," and acknowledges receipt of Connersville.

June 2, O. Ballard, Circleville—sends \$1,000 of their notes for same amount of Connersville.

June 9, Stark County Bank acknowledges receipts frequently—wants the arrangement to be permanent—now is a losing business—high exchange—wants it to continue when better times come—promises good circulation of notes—sent them.

May 27, Pickaway County Bank says: "May send Connersville on terms proposed."

Miami County Branch Bank, in a letter, speaks of the following arrangement: "Sends a 3 month bill, to be discounted as arranged with B. F. Sanford. This \$3,000 is to remain as a permanent deposit of this Bank with you, until the note maturing, when you will charge up the same, allowing interest on \$3,000 to the Bank for the time." (I asked an explanation of this of the Cashier, but got no very satisfactory answer.)

II. MIAMI VALLEY BANK AT DAYTON.

CINCINNATI, July 14, 1854.

HON. WM. D. MORGAN, *Auditor of State*:

SIR:—I had the honor to transmit to you a few days ago, my report of the condition of the Savings Bank of Cincinnati.

I have since examined the Miami Valley Bank of Dayton.

On arriving at Dayton, I found Mr. Daniel Beckel, the President of the Bank, in sole possession of the institution. He informed me that the Bank had, by resolution of its stockholders, determined to wind up its business, and that it had been wound up accordingly; and that nothing now remained to be done, except to redeem its circulation.

I deemed it my duty nevertheless, to inquire thoroughly into its affairs. I examined the books with its President, who afforded me every facility in the inquiry.

After this examination, I drew up, from notes taken during the same, the enclosed statement, believing that it would in that shape, give the proper information in the most condensed form. I omitted my questions for the same reason. The statement is sworn to by Mr. D. Beckel.

It is proper for me to add thereto a few remarks, with a view to explain more fully some of the items therein referred to.

Mr. Beckel is the successor, as private Banker, of the public Bank called the Miami Valley Bank. That Bank was in fact his. It was under his chief control, as much so, and in the same manner, as the private Bank is now. The only difference consists in this, that Mr. Beckel can, as a private Banker, realize higher rates of interest, and it requires less capital, or in fact none, to carry on his present business, since the individual depositors supply him the means. The known wealth of Mr. Beckel, and his proverbial financial and general business capabilities give him a deservedly large credit, which he uses as is customary in our day.

Mr. Beckel's private Banking establishment is at the same place as the Miami Valley Bank. The sign of the latter is over one door, and of the first over another. Such notes of the Valley Bank as Mr. Beckel receives in his business, he pays out again in his business. This protracts the redemption of the circulation, and perplexes the public mind; and the undersigned has no hesitation in saying, that it would be far more satisfactory to all concerned, if the transactions necessarily incumbent upon the winding up of the Bank were kept more distinct than they are. The circulation is perfectly well secured, but the payment of these Bank notes by Mr. Beckel, as private Banker, leads to reflections, which, with a due respect to public opinion, should be avoided. The saving of expenses is a valid reason for the present arrangement, but I think both objects might be obtained by a clearer separation of the two concerns. Mr. Beckel is charged with being the chief owner of one or two Indiana Banks,—the Wabash for instance, and the suspicion might very naturally arise, that the Indiana Banks are circulating the Dayton notes, while Mr. Beckel, the private Banker, circulates the Indiana notes. I do not know the truth of these rumors, and did not feel authorized to make any inquiry about it, since my examination was confined to the Valley Bank only. These considerations are however clearly suggestive, that the sooner these outstanding notes are redeemed, the more satisfactory will it be to the public.

It is certainly creditable, both to Mr. Beckel's prudential management, and to the business men of Dayton, that all its notes and bills discounted have been paid. Such a promptness and mercantile exactness is believed to be without parallel. I examined the discount list, and found it as Mr. Beckel describes it in his statement. The amounts of the transactions in odd sums, and the shortness of time, as well as their general scope, make it apparent on their face that they are bona fide busi-

ness transactions. I paid some attention to the inquiry, whether as an implied bonus for the use of public funds, the special friends of the Treasurer had not received accommodations at the Bank. I found a few names of such persons, but the amounts were small and the transactions arose, obviously, from legitimate business.

The Cashier of the Bank was not present.

The condition of the Bank in January last, having \$12,852 only of means, against a circulation of \$119,158, and its present position, well deserves the enquiry, whether a continuance of its chartered privileges is compatible with the law prescribing the amount and kind of means which a Bank must have in proportion to its circulation. That Mr. Beckel is able to redeem its circulation, and that the public is safe I do not question, as both are beyond doubt.

The newspapers have made much ado, especially this spring, about the withdrawal of the capital of this Bank. There has been no actual withdrawal—the form only is changed. Nor are the reasons given in the public prints, the real reasons. Nor is the resolution a recent one. Mr. Beckel has built largely this spring and summer, and doubtless his investment is both for himself and the city of Dayton, in a more useful shape. If (whether true or not, I know not,) Mr. Beckel employs part of his capital in Indiana, then he circulates the notes of these Banks in this State, and even in that view, he receiving the profits, there is but a change in form. Mr. Beckel voluntarily stated to me, the fact of his now employing the capital invested in the Valley Bank in the creation of a very extensive, useful and tasteful building opposite to the present location of his Bank. In reference to any of his operations outside of this State, I had no right, and I did not ask information of him, and can but state public rumor. Nor would I in this report advert to it at all, if the intimate relations of the private and public Banking relations of the gentleman referred to, were not so blended together as to force upon me the necessity of speaking of both. Public rumor is an unreliable informant, and it may in this instance do gross injustice. All I have desired upon this subject, is to show that there has been no actual withdrawal of capital. Mr. Beckel's known connection with various public improvements, and his well earned reputation as a man of public spirit, preclude, if duly considered, any and all ideas that he would do any thing to cripple the city of Dayton. His own interests are too extensive to admit of such an idea.

I have already referred to the use of public funds by the Bank. You will find in the enclosed statement the explanation of that account by the President—and of the pencil marks, to which I called his attention. The latter were evidently calculations of interest. I have only to add to these explanations, that the consideration for which the Bank, through Mr. Beckel, obtained a deposit, were as far as I could learn—on the part of the Bank, the use of the money in its Banking operations; and on the part of the State,

- 1st. To get exchange at par.
- 2d. To have Treasury checks cashed at Dayton at par.
- 3d. To get specie for laborers and others on the canal.
- 4th. To save charges in transferring accounts.

Mr. Beckel has also performed similar service for the State as a private Banker. No such arrangement exists now—so at least I am informed. The City Treasurer of Dayton keeps an account with Mr. Beckel, but the interest, six per cent., goes to the credit of the city. While Mr. Beckel was a member of the Legislature, and also during the past winter, he seems to have labored hard, to get for the State exchange at par, and to transact for it much of its transfer business. The calculations in the pencil marks exhibited no large surplus of interest, and unless Mr. Beckel made more out of the public funds as a private Banker, than the Bank did, the account certainly was not a very profitable one. Much of the exchange

bought by Mr. Beckel, and furnished to the State at par, cost one-fourth to one-half per cent. premium.

It is not denied, that the law prohibiting the payment of foreign notes under five dollars at the counter of the Banks of this State, has been violated. The law seems gradually to have been forgotten. The Teller of the Bank corroborated the fact, that he was told not to pay out such.

Whether the Bank is taxable on its outstanding circulation, is a question for you to determine. It is not listed, as you will perceive from the within statement.

In conclusion it is due to the officers of the Bank, that I should add, that the Bank's books show a most careful management of its affairs; and a most efficient system of accounting, and general business management.

Having for the present nothing further to add, and reserving for my concluding report some general matters,

I remain, most respectfully,

CHARLES REEMELIN.

STATEMENT OF DANIEL BECKEL, President of the Miami Valley Bank at Dayton, in reference to the affairs of said Bank, in answer to various queries propounded by C. Reemelin, during his examination of said Bank.

This Bank was organized in August, 1851, under the act "to authorize free Banking."

Its original capital stock amounted to.....\$25,000

Its highest amount was.....70,000

The stockholders advanced, for the purpose of buying Bonds to be

deposited with State Auditor.....130,000

Making the capital employed.....\$200,000

This entire amount of capital has, by resolution of the board of directors, been ordered to be repaid to the stockholders, viz :

65 per cent., by resolution in November, 1853.

35 " " May, 1854.

\$4,900, remain subject to payment on demand.

All the notes and bills discounted are collected and the proceeds applied to the above purpose.

The amount of bills receivable was in

July, 1853.....\$94,595 36

January, 1854.....5,490 84

We have not kept notes in a separate account from bills of exchange.

The following has been the state of circulation and the cash and exchange means to redeem it at the periods named :

	Circulation.	Specie.	Bank Notes.	Eastern exchange.
July 1, 1853....	\$154,791	\$14,572 90	\$18,135 55	\$56,281 01
Septem. "	141,258	7,311 46	3,800 00	33,886 60
Novem. "	140,158	4,274 52	23,670 00	231 27
January, 1854....	119,158	10,820 00	31 00	2,021 22
May, "	143,328	13,518 00	8,834 00	1,445 23

The circulation is being redeemed by the undersigned at his private Banking house in Dayton; being the holder of almost nine-tenths of its stocks, and being almost alone interested in the Bank. The minutes of the meeting which explain

the arrangement under which I now close up the business of the Bank, are in the hands of our attorney, Mr. Haynes, and not accessible to me now. From January last to May last, new notes were issued by the Auditor, which accounts for the increase of the circulation this spring.

The Miami Valley Bank does now no business except the redemption of its outstanding liabilities, which consist of

\$153,626 00 circulation as above stated.

11,938 34 certificates of deposit, part of which bear six per cent interest.

4,900 00 due stockholders.

225 76 due depositors.

Total	\$170,690 10.	To secure which, there are deposited with the Auditor	
\$153,698, worth with premium			\$154,046 22
Due from Atwood, Dunlevy & Co.			38 31
In the hands of D. Beckel			16,592 71
In the hands of Trust Company, N. Y.			12 86

Total.....\$170,690 10

The undersigned pays out the notes of the Bank in his private Banking business the same as other Bank notes, but in no case is a note re-issued which has been redeemed by me as agent of the Bank.

The bonds deposited with the Auditor are Ohio state stocks, and when redeemed by notes cancelled, are sold and the proceeds used for the redemption of notes subsequently presented.

The reason for discontinuing the business of the Bank, was the excessive taxation, which reduced the profits below a remunerative per centage,—the profits of the past year being but four per cent.

We care but little for the continuance of our charter, because as business is now conducted, we could not, keeping within the law, make common interest.

In paying out at our counter, we have prohibited the paying out of any illegal notes, and especially cautioned against paying out foreign notes under five, although it may have sometimes occurred. The proportion of foreign notes to domestic notes, has never been strictly ascertained, but it is supposed to be two to one.

The names of the original stockholders when the Bank was fully in operation, and the amounts of stock held by each, was as follows, viz :

D. Beckel	\$106,800
Susan Beckel	6,000
Wm. Dickey	40,000
D. A. Haynes	2,000
N. Strong	4,000
I. Harris	4,000
W. J. McKinney	2,000
A. DeGraff	2,600
J. McDaniel	1,000
J. V. Perrine	8,000
S. Gibhart	5,000
Dayton Insurance Co.	10,000
S. C. Emly	600
E. J. Anderson	5,000
Beckel & Dickey	5,000

\$200,000

At the time of discontinuance, they were as follows, viz :

D. Beckel.....	\$59,850
Susan Beckel.....	2,100
Dayton Insurance Company.....	3,500
Israel Harris.....	1,400
J. V. Perrine.....	2,100
J. McDaniel.....	350
D. A. Haynes.....	700
	<hr/>
	\$70,000

All of which is paid except \$3,500 of the Dayton Insurance Company,—\$1,400 to Israel Harris, being paid since rendering account.

The indebtedness of these stockholders never exceeded the limits of the law.

J. G. Breslin has, as Treasurer of State, been a depositor in this Bank. The money was a public deposit, with this agreement,—that in consideration of having public funds, we agree to pay all “express” charges in transporting said funds to us, and to pay occasionally when demanded, checks drawn upon us by Board of Public Works, in specie, and to cash checks on Treasury without compensation. We also furnish exchange at par. The pencil marks you find in the books are a private calculation of interest for ourselves to see whether the account paid. This account has been discontinued since May.

This Bank never had any arrangement with other Banks for reciprocal circulation of their respective notes. We may have bought exchange with our notes from Ohio Banks, under an implied understanding that they were to be circulated.

This Bank has never charged or received more than six per cent. for notes or bills discounted. On Cincinnati one-fourth per cent. exchange was charged, which did not pay expenses.

For eastern exchange the highest rate of premium charged has been one and a half. It averaged about one per cent. Time exchange on the east we have discounted at par, charging six per cent. interest, and the subsequent premium realized gave us an extra profit, but never to exceed the limit of the law.

We have never discounted bills payable nominally at other places, with a secret understanding that they were to be paid at our counter.

The following dividends have been declared :

November 3, 1851 for 3 months 2 per cent.

May, 1852 6 “ 5 “

November 1, 1852 6 “ 4 “

May 2, 1853 6 “ 4 “

May 1, 1854 12 “ 4 “

Where the stock was not fully paid, they were paid pro rata.

We have joined in no combination with other Banks to prevent the collection of taxes under general law. We have not listed for taxation this year. The Auditor of the county is however informed of our situation.

We have bought specie for the redemption of our notes, but never sold our notes, nor did we hypothecate them, to obtain specie, or for any other purpose.

Last winter, we allowed six per cent. interest for deposits. We never allowed more.

We never borrowed from other Banks their notes under agreement to circulate their notes.

Our discount line has been confined to no particular branch of business—nor have we loaned in large amounts, and generally we have discounted only short dates, say 90 day paper—a few four months. We very seldom discounted for non-residents.

The undersigned has never received any salary. The Cashier used to get \$1,000—now the Bank is under no expense whatever.

The money we paid out for the State has always been fully as good as that received and often better. We have generally paid our own notes or other Ohio paper.

I have now some 8 to 10,000 dollars of notes of the Bank on hand, ready to be cancelled, which I have redeemed lately.

DANIEL BECKEL.

Sworn to and subscribed before me, this thirteenth day of July, eighteen hundred and fifty-four.

GEO. M. YOUNG,

Mayor of the City of Dayton.

III. CITY BANK OF CINCINNATI.

CINCINNATI, July 17, 1854.

HON. W. D. MORGAN, *Auditor of State:*

DEAR SIR:—Having completed the examination of the City Bank of Cincinnati, I herewith most respectfully transmit the enclosed papers as the result of my examination.

The statement of Mr. Robert, the President of the Bank, is the result of my own examination and of inquiries as I proceeded therein. I trust that this form of reporting the affairs of banks will meet with your approval, since greater brevity and conciseness is obtained thereby. It embodies in fact nothing but what I have previously had verified to me by the records.

I enclose also a tabular statement showing the condition of the Bank during the preceding twelve months, which I have collated from the books.

The undersigned would most respectfully request your critical examination of both statements, since thereby the real condition of the Bank and its management may be fully understood. They leave to the undersigned but little to add.

The City Bank of Cincinnati now presents the condition of a volcano, where the fires of the financial speculations of two or three Bank managers have ceased to burn, and where the wrecks incumber the renovation of regular and profitable business.

The Bank has had heavy losses, most of which are gradually being wiped out by not declaring any dividends, and thus restoring the capital at the expense of present profit.

The present owners and managers regard their chartered privileges of much value, and it is their intention "as soon as business revives from the present monetary crisis, and as soon as the tax question shall be decided favorably to the Bank" (I give their own words,) to resume active business, to increase their capital and to take in new stockholders.

You will notice, that the present stockholders, the greater part of whom are non-residents, purchased through the agency of Judge Resnor, the charter of this bank, for which they paid a bonus of some \$10,000. I consider this amount as entirely lost to these stockholders. There never was any value for it. The undersigned reserves the question, whether such a sale and purchase is a proper one for his general report, and would merely suggest whether the matter would not be worthy of an examination as to its legal bearings by the Attorney General. It certainly is

a question of some moment to the State, whether its chartered franchises are to be undersold or assigned without its consent.

To find out the real position of the Bank, we must necessarily condense and abbreviate the enclosed statement. We will then find the resources and liabilities to be as follows:

RESOURCES.	LIABILITIES.
Cash items..... \$16,043 55	Circulation..... \$49,877 00
At Winslow, Lanier & Co's.	Due Depositors..... 83,308 04
N. Y. o'k..... 330 06	Sundries..... 304 59
Bills of exchange maturing	
East..... 16,372 06	
Domestic Notes 41,432 43	
Less due from	
Stockholders 31,014 10	
10,418 33	
Suspended account of which	
supposed to be good... 12,000 00	
Gregory & Burnett..... 1,500 00	
Plank Road Stock..... 5,000 00	
Junction R. R. Stock..... 8,333 60	
Norwalk Savings Bank... 296 36	
Real estate worth..... 6,000 00	
Ohio State Stocks..... 50,000 00	
Premium on same..... 2,250 00	
Personal property..... 1,000 00	
J. Carothers & Co..... 18,759 28	
\$148,303 24	133,489 63
133,489 63	
Leaving for Stockholders, \$14,813 61	

These Stockholders hold Stock for..... \$85,000 00
 They are indebted to the Bank..... 31,014 10

Leaving their actual claim upon the Bank..... \$53,985 90
 Of which deduct amount left as above..... 14,813 61

And it shows a loss of..... \$39,172 29
 Which loss may actually be less some..... \$10,000 00
 through Mr. Reznor's and other accounts, but the present loss to the stockholders, if the Bank were now wound up, would not be less than \$25,000. The undersigned has no reason to apprehend any impending loss to the public at large, the circulation especially being amply secured by the stock deposit with the Treasurer. Should the Bank again increase its capital, it may by selling its stock above par, wipe out all this loss, but such prospective profits can not now be taken into consideration. No part of this loss is chargeable to the present managers and officers, whose anxiety to retrieve the condition of the bank is clearly evident in all their transactions.

The Bank has not now the required amount of Gold and Silver in its vaults in proportion to its circulation, unless the bills *maturing* east be taken into account, and such has been previously the case as will appear by reference to the enclosed tabular statement.

The practice of the bank to deposit its cash funds with the Brokers named is not a good one. It is true, that the vault of the Bank at its present location is not very safe, and this may be some reason for the deposit. It should, however, be a special one, and the funds of the bank should not be mixed with those of the brokers. As it is, the Brokers may pay for the checks of the Bank, funds which the law prohibits. It may indeed be said, that such a deposit is for many reasons, a violation of law. The intention of the officers of the Bank is doubtless right, and they have informed themselves so as to deem the deposit perfectly secure, and it may be so now, but in times like these, a Bank of circulation and deposit should have its means at all times within its own control.

This Bank like all I have previously examined, has violated that portion of the law which prohibits the paying out of notes of banks of other States under five dollars. Sec. 63, of the bank act seems to have been regarded as a dead letter.

That the officers, managers and stockholders of this institution have used the same too freely for their own accommodation and that of their friends, is not denied. It is but justice to say, that this is at present less the case than formerly.

The officers of the Bank, especially its President and first book-keeper, afforded me every facility in my examination. Their statements and explanations were most frankly made, without any effort at concealment. They are exceedingly anxious to have their tax suit with the State amicably settled, and I can well appreciate their feelings as officers and stockholders of a Bank whose losses have been heavy, from which they derive no profits, and whose ultimate recovery is retarded by a heavy tax. The \$2,000 and over of tax paid under protest forms no part of their assets, although they have some hopes of having them refunded to them. I state this as a matter having a special bearing upon this Bank, reserving the more general issue for my general report.

All of which is most respectfully submitted by

CHAS. REEMELIN.

STATEMENT OF SANDERSON ROBERT, President of the City Bank of Cincinnati, as made to Charles Reemelin, Commissioner to examine the condition of said Bank.

This Bank was organized May 21, 1845, under the Act "to incorporate the State Bank of Ohio and other Banking Companies" as an independent Bank.

The original capital subscribed was.....\$83,000

The highest amount of which was.....133,000

The amount of capital to which it has been increased by action of Bank

Commissioners is.....300,000

And it may by action of the same officers be increased to.....500,000

The present capital is.....133,000

Of which the Bank holds.....48,000

Making the actual capital.....\$85,000

The highest amount of stocks ever deposited with Treasurer of State was \$152,000

The present amount is.....50,000

The highest circulation was.....149,914

The present amount is.....49,877

Of which the Bank has now in its vaults.....2,603

Making the actual circulation.....\$47,274

The Stockholders of the Bank are—

J. G. Camp, Sandusky Ohio,	40 shares	\$4,000
O. T. Sherman, Mansfield,	50 "	5,000
Daniel Wild, Massachusetts,	30 "	3,000
John Gardner, Norwalk,	50 "	5,000
John P. Reznor, Cin. former President,	30 "	3,000
J. P. Elton, Connecticut,	150 "	15,000
P. Latimer, Norwalk, Ohio,	30 "	3,000
Winslow, Lanier & Co. N. York,	120 "	12,000
W. Raynor, Norwalk,	20 "	2,000
Timothy Baker, Norwalk,	100 "	10,000
Gibson, Stockwell & Co. New York,	150 "	15,000
Chicago Marine & Fire Insurance Co.	50 "	5,000
J. G. Glenn, Cincinnati,	10 "	1,000
J. W. Spaulding, Cincinnati,	10 "	1,000
Sanderson Robert Cincinnati,	10 "	1,000
		<u>\$85,000</u>

Of which 500 shares are held by foreign Stockholders, and
350 " " Ohio Stockholders.

The condition of the Bank at this time is as follows:

RESOURCES.	LIABILITIES.
Specie .....\$7,193 44	Norwalk Bank..... 58
Cash notes..... 8,850 11	Exchange Acc't premiums
	received on exchange... \$1,196 72
<u>\$16,043 55</u>	Deposit Account..... 85,308 04
Bills of Exchange..... 16,372 06	Interest Account—result of
Domestic Notes..... 41,432 43	Discount & Stocks..... 7,301 24
Suspended Account..... 18,366 73	Capital Stock..... 83,000 00
Profit and Loss..... 9,514 32	Safety Fund..... 50,000 00
John Cook..... 4,700 11	Vincennes Branch..... 21
Expense Account..... 6,601 88	Cook Estate..... 220 00
Gregory & Burnett..... 2,500 00	Circulation..... 49,877 00
Plank Road Stock..... 5,000 00	G. J. Lewis..... 83 50
City Bank Stock..... 48,000 00	
J. P. Reznor..... 7,800 00	
Injunction Account, Am't.	
advanced Attorney..... 400 00	
284 shares Junction R. R.	
Stock..... 8,333 60	
Norwalk Savings Co..... 296 36	
Real Estate..... 6,215 85	
Ohio State Stocks..... 50,000 00	
Premium and bonus Acc't 13,248 27	
Personal Property..... 3,071 79	
J. Carothers & Co..... 18,759 28	
Winslow, Lanier & Co... 330 06	
<u>\$276,987 29</u>	<u>276,987 29</u>

The cash items in the foregoing statement are deposited with the following Bankers, viz: Ellis & Sturges, S. W. Torrey & Co., and W. W. Cones & Co., for the reason that their vaults are new and more reliable than ours. We check on them as we need our funds.

The bills of exchange held by us are bills maturing east, and are all believed to be good. We charge on time bills on the east, only regular 6 per cent. interest, and have never done otherwise. We used to discount bills on other than eastern States and charge 1 per cent. regularly, which was for expenses of collection and delay in remittance. On actual calculation we found the cost to us to be at least $\frac{1}{2}$ per cent. leaving $\frac{1}{2}$ profits as a general average.

The domestic notes are discounts of legitimate bona fide business transactions arising in Cincinnati. There are few renewals and then in all instances with additional security. They are all believed to be good. The doubtful debts having been transferred to suspended account, of which account \$9,000 is in suit and well secured, and of the remainder one fourth will surely be collected.

The profit and loss are expenses and losses sustained by the Bank during the past 3 years.

John Cook was formerly paying teller of the Bank, and his amount is an unsettled account—of which \$3,200, is realized through real estate taken, but not yet sold.

Of the amount of Gregory & Burnett (\$2,500,) \$900 is disputed, and hence the account is kept open.

The Plank Road stock is for the road leading from Cincinnati to Cleves, and it is held as collateral security for a stock subscription paid by the Bank for a former Cashier, and the Bank holds the stock itself now. Whatever loss therefore, there may be on the Plank Road Stock is to be refunded to the Bank by the aforesaid party.

The stock of this Bank held by this Bank reverted to it in consequence of the non-payment of the stock notes for that amount of stock by parties residing out of this city.

The account of J. B. Reznor is a demand held by the Bank against him, for one half of the surplus funds of the Bank, when he purchased the same in May 1850, and claimed by this Bank as belonging to all the stockholders pro rata.

The \$400 injunction account, was paid to our Attorney in advance in the tax case of this Bank.

The Junction Rail Road Stock was taken at 60 cents on the dollar for a delinquent debt. We took from the same party real estate on Vine Street Hill which appears in the real estate account, and which is believed to be worth nearly what it was taken for.

The Ohio State Stocks are deposited with the Treasurer of State and are a safety fund against circulation, and consist of 5 per cents. payable in 1865, and worth now 104 $\frac{1}{2}$.

The premium and bonus account arises from \$10,000 bonus paid by Judge Reznor for the charter of the Bank in May, 1850, and the premium on State Stocks, purchased at various times, the greater part of both of which may be regarded as problematical as to actual value.

The personal property consists of office furniture, vault, plates, etc., and may be estimated at \$1,000.

J. Carothers & Co. were Bankers at Pittsburgh, and formerly owed the Bank \$30,000 protested bills on New Orleans, \$12,000 of which has been paid, and the balance is presumed to be amply secured by Railroad bonds, executions on real estate in Pennsylvania and other securities.

In reference to our "*liabilities*," the capital stock and safety fund amount to \$133,000, of which really, 48,000 should be deducted, being held by this Bank, and

there remains truly only \$85,000 as the actual capital of the Bank, and now held by individual stockholders.

Of the deposit account there are \$428 25 due to the Treasurer of State, which arises from current payments and receipts from various sources.

We allow no interest to either the State, or to any other depositors, either directly or indirectly, except on certificates of deposit for specified time, say 6 months, on which we allow 6 per cent. per annum, but no such arrangement was ever had with the State nor any of its officers. Neither the county nor city Treasurer deposits with us, and the same is the fact in reference to United States officers.

Our real estate we are anxious to sell, and hold it ready for that purpose whenever we can realize cost, or a trifle less.

This Bank never bought or discounted bills nominally payable at other places, with a secret understanding that they were to be paid at our counter.

This Bank was originally organized under the auspices of A. J. Wheeler, then and now a prominent Broker in this city, with the following associates:

Isaac P. Headley.....	380 shares.
Nathan L. Champlin.....	10 "
M. French.....	50 "
Thomas W. McMurphy.....	10 "
A. J. Wheeler,.....	380 "

830 shares.

All at that time, it is believed, were residents of Cincinnati.

The Bank was subsequently purchased by E. M. Gregory, Cincinnati, and H. Dwight, jr., in New York, and managed under their auspices.

Judge Reznor bought it in May, 1850, in conjunction with others now stockholders as already explained, and he, Judge R., acted sometimes as Cashier, and also as President thereof.

The present officers are Sanderson Robert, President;—no Cashier, the President now discharging both functions with a view to save expense.

The Directors are George G. Baker, J. P. Reznor, J. G. Glenn, J. W. Spaulding and Sanderson Robert, all residents of Ohio.

This Bank has no interest in any Bank out of this State, nor has it any arrangement for circulating the notes of other Banks. The foreign paper received and paid out at this Bank is the result of regular business, and the proportion of foreign to Ohio paper is seven-eighths. We have paid out all notes of other States under five dollars indiscriminately, as received.

We have occasionally obtained loans from Banks of this State for which we have paid interest, but never under agreement to circulate their notes, nor does any other Bank circulate for us.

The salaries paid by the Bank formerly, were from 5 to \$6,000, now they do not amount to \$4,000.

This Bank has never declared but one dividend, to wit: on 2d May, 1846.

The discounting of this Bank was formerly done with rather large discrimination in favor of persons connected with the Bank. This is not now the case.

The direct and collateral indebtedness of the Stockholders is \$31,014 10, against which, besides the paper of the various debtors, the Bank holds stock, and real estate collaterals, amounting to \$35,550.

This Bank has not listed for taxation under the general Tax Law, but claims to be taxable only under its charter. It has not joined with any other Bank or Banks in a combination to litigate the tax question.

S. ROBERT, *President.*

Sworn to and subscribed in my presence this 17th day of July, A. D. 1854.

WILLIAM GUILFORD, *Notary Public.*

TABULAR STATEMENT showing the condition of the City Bank of Cincinnati from May, 1853, to July, 1854.

DATE.	RESOURCES.					LIABILITIES.				
	Specie and Bank Notes	Eastern Exchange Sight drafts.	* Due from Banks and Bankers.	Notes discounted.	Bills of Exchange purchased.	Circulation.	Due Depositors.	Due Banks & Bankers.	Capital Stock.	Safety Fund.
May 16, 1853.....	\$17,092 60	\$3,666 07	\$24,226 88	\$36,985 82	\$61,120 67	7,000	\$74,674 49	\$34,409 73	\$83,000	\$50,000
" 28, "	11,953 06	2,233 05	25,744 56	35,738 75	55,331 93	0,000	65,941 81	32,190 00	83,000	50,000
June 25, "	33,665 68	12,714 67	25,028 59	36,868 75	60,717 39	0,000	94,005 27	42,840 04	83,000	50,000
July 16, "	33,628 89	10,925 40	35,612 91	41,245 35	38,948 06	0,000	101,191 85	35,480 86	83,000	50,000
Aug. 23, "	33,876 98	29,347 53	36,078 32	33,921 60	27,117 61	0,000	108,315 84	32,235 64	83,000	50,000
Sept. 27, "	30,443 08	806 39	26,821 02	36,862 08	32,155 11	0,000	76,849 08	31,773 72	83,000	50,000
Oct. 24, "	29,443 15	6,585 92	15,732 37	39,553 48	29,555 11	0,000	71,637 44	32,477 99	83,000	50,000
Nov. 30, "	10,480 90	2,160 72	27,947 80	34,367 60	27,117 61	0,000	50,993 71	32,051 79	83,000	50,000
Dec. 31, "	18,399 38	1,791 40	22,266 64	41,074 86	20,767 61	0,000	84,102 09	417 32	83,000	50,000
Feb. 6, 1854.....	15,690 33	10,442 38	21,259 28	45,779 06	21,138 31	0,000	96,027 49	169 45	83,000	50,000
May 1, "	13,291 70	13,291 70	21,259 28	40,579 06	16,138 31	9,878	96,651 91	234 73	83,000	50,000
June 1, "	16,464 58	1,117 63	21,259 28	41,432 43	16,138 31	49,877	85,056 55	277 78	83,000	50,000
July 12, "	16,043 55	330 06	21,555 64	41,432 43	16,372 06	49,877	85,308 04	84 29	83,000	50,000

*In this entire column two firms of Bankers owe \$20,000, which is not subject to sight draft.

IV. FRANKLIN BANK OF ZANESVILLE.

ZANESVILLE, July 27th, 1854.

HON. WM. D. MORGAN, *Auditor of State*:

SIR:—I transmit to you herewith, as the result of my examination of the Franklin Bank of Zanesville, the statement signed by the Cashier thereof, and also the tabular statement collated from the books of the Bank.

This Bank presents a different character from those heretofore examined. It is in actual flourishing business—is chiefly owned by citizens of Zanesville, and its operations are prudently managed by experienced Bankers. The ultimate safety of its notes is secured by law, as is the case with all other Free Banks, but the managers of this Bank do not therefore forget the necessity of keeping at all times ready to redeem its issues, and this practice is perhaps of more consequence to the great body of its note holders, than the ultimate safety.

The Bank owes, liable to payment on demand.....	\$252,118
To meet which it has cash means of.....	186,818

Leaving	\$65,300
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to be paid out of a discount and bill list of \$213,410, much of which is rapidly maturing.

I have no hesitation, therefore, to say, that to all appearances this Bank is safe for the public and her stockholders.

That this Bank, like all other Banks, is more or less used, and perhaps once in a while abused, for the more especial benefit of its stockholders and their family and business connections may be true. The names of Ellis and Sturgis, and of Sturgis alone, as well as those of the Buckinghams and Mr. Galligher, appear most frequently on the books. Wm. Sturgis, the partner of the private Banking firm of Ellis & Sturgis, at New York and Cincinnati, and in intimate business relations with the private Bankers, Sturgis & Buckingham in Zanesville, has evidently an important influence upon the movements of this Bank; and the Cashier of the Bank does not as sternly resist that gentleman's importunities as perhaps he should; and from this may grow entangling difficulties. But on the other hand it must be admitted, that the gentlemen referred to, are all the most extensive business men of Zanesville; and nearly all the transactions so far seem to be the results of legitimate trade.

The anxiety of Mr. Wm. Sturgis to circulate Kentucky Trust Company notes, looks suspicious; and the course of the Cashier in this matter is not entirely blameless,—and the same may be said of the willingness with which the Bank—as appears from their correspondence—encourages the circulation of eastern paper, which it receives on deposit from the Ohio Central R. R. Company, and which that Railroad borrows east. These are evidences, that even the best Bankers are driven or persuaded into practices, which, if not direct violations of law, are at least in direct violation of the avowed object for which these Banks were chartered, which we all know was to furnish Ohio with a sound convertible currency.

The Bank had at the time of my examination \$25,000 of its own notes on hand, and about an equal amount of eastern paper, if we include the Wheeling. It had eastern deposits and specie enough to have its entire circulation out. Why then circulate foreign paper and keep their own at home? The answer is easy if we will but read the Cashiers's statement carefully. The foreign circulation is circulated without direct responsibility, it costs no more than their own, and it is therefore easier to the Bank. I cannot but say that a proper sense of the obligations of the Company to the people of Ohio, should have prevented the practice alluded to, and should lead to its abrogation.

I have no doubt, that the law against paying out the small notes of other States is occasionally violated; perhaps, however, to a far less extent, than by other Banks. Their agreement about eastern notes, amounts in fact, to the same thing.

In this Bank, as in all heretofore examined, the board of directors seems to be a piece of machinery of little use. The board of this Bank does however meet oftener than other similar boards—and they pay some little attention to the affairs of the Bank. The President and Cashier do all the discounting and bill buying, as appears from the books. These officers are doubtless in this case, most capable to do the business right—and yet the presence of some one or two directors might prove salutary.

You will note the fact, that the Bank expects, some time or other, to get the taxes it was forced to pay, back from the government. You will also note, that for extreme safety's sake, the Bank declared no dividend in May, 1853, so as to make up in this wise these taxes.

I invite your special attention to the list of dividends declared, which show that the Bank has made, (although for six months no dividends were declared,) about eleven per cent. per annum for the stockholders for the six and half years past; and when it is considered that these stockholders are at the same time recipients of the favor of the Bank, then the complaint of excessive taxation, and the threat that if compelled to submit to it ultimately, they will abandon their charter, loses much of its force. The greater part of these taxes goes to the support of Zanesville City, in whose prosperity the Bank has a great interest.

The practice of this Bank not to count as assets the premium of the Stocks deposited with the State authorities, is a most proper one, and it were well if all other Banks would follow the example.

The fact, that the Bank receives interest on her eastern deposits, when coupled with the fact that these eastern deposits are by law made the basis of its issues, while the exchange business is also the one in which the heavy profits of the Bank are made, leads to reflections and conclusions, which, as giving the cause why "bills discounted" occupy so prominent a position in the transactions of the Bank, I reserve for my general report.

The tabular statement deserves your especial examination in all its details. It, when well compared, will give a full view of the movements of the Bank. From it we can also see, whether the condition of the Bank changes materially at the periods when quarterly statements, are made, or when examinations take place.

I take great pleasure in bearing most grateful acknowledgments to the ready civility with which the officers of the Bank aided me in my examination. They seemed to have nothing to conceal.

All of which is respectfully submitted.

CHARLES REEMELIN.

STATEMENT OF JOHN PETERS, *Cashier of the Franklin Bank of Zanesville, in answer to interrogatories by C. Reemelin, Agent appointed by Auditor and Secretary of State, for the examination of the above Bank.*

This Bank was organized September 14th, 1847, under the law "to incorporate the State Bank of Ohio and other Banking Companies," as an "independent Bank."

The original capital was..... \$60,000
It was subsequently increased to and now is..... 100,000

The original stockholders were:

NAMES.	SHARES.
R. Stillwell.....	15
S. R. Hosmer.....	15
J. V. Cushing.....	15
D. Brush.....	15
M. D. Wheeler.....	10
A. Van Horn.....	5
J. Van Horn.....	10
Wm. Brewster.....	7
A. Martin.....	10
Jane Taylor.....	10
Wm. Galligher.....	10
Hannah Martin.....	10
E. & T. W. Adams.....	50
A. Buckingham.....	50
Sol. Sturgis.....	100
B. H. Buckingham.....	15
C. C. Converse.....	20
Sol. Sturgis.....	140
R. Safford.....	7
H. Sturgis.....	30
B. Wheeler.....	10
G. James.....	10
J. W. Cassell.....	6
S. Sturgis.....	30
<hr/>	
	600

The present stockholders are:

NAMES.	SHARES.
Daniel Brush.....	30
" " as Administrator.....	35
Wm. Brewster.....	12
S. S. Beecher.....	110
C. P. Buckingham.....	65
Wm. Buckingham.....	50
J. V. Cushing.....	35
C. C. Converse.....	30
S. J. Cox.....	6
S. S. Cox.....	10
Henry Calhoun.....	5
Wm. Galligher.....	10
C. C. Gilbert.....	10
E. C. Gilbert.....	1
C. J. Gilbert.....	2
Wm. S. Gilbert.....	2
S. A. Gilbert.....	2
S. R. Hosmer.....	23
G. James.....	30
G. A. Jones.....	4
H. H. Little.....	5
Wm. McIntosh.....	5
Adam Peters.....	7
Sol. Sturgis.....	200
R. Safford.....	7
H. Sturgis.....	40
E. P. Sturgis.....	30
H. Stanbery.....	10
Wm. H. Trimble.....	30
A. Van Horn.....	15
J. Van Horn.....	10
M. D. Wheeler.....	15
B. Wheeler.....	14
H. H. Martin.....	10
Manufacturing Bank, Bir'ham Conn,	50
E. G. How, Pres't of the above Bank,	80
<hr/>	
	1000

The officers at the organization were and are now,

Daniel Brush, President;	
John Peters, Cashier;	
Daniel Brush,	} Board of Directors.
J. V. Cushing,	
Wm. Galligher,	
S. R. Hosmer,	
Hez. Sturgis,	
Benj. Wheeler,	
Sol. Sturgis,	
A. Van Horn,	
C. C. Converse,	

The President receives no salary. The Cashier receives \$1,200; Teller \$500.

Our Attorney gets a retaining fee of \$50 per annum and two and a half per cent. for collections.

The indebtedness of the stockholders and officers to the Bank is as follows, viz:

Indebtedness as principals, (directors,).....	\$11,576 59
Of firms, of which a director of this Bank is partner, for bills purchased on the East	16,000 00
Of individuals who are also stockholders in the Central Ohio Rail Road, for the benefit of said Road, being bills on their Banker east, and secured by collateral security deposited with this Bank.....	19,000 00

\$46,576 59

Of which amount Directors are as security..... \$500 00

“ “ Stockholders as principals..... 2,084 78

For the greater part of this indebtedness we do not look to the Stockholders and Directors in question for payment, nor are these loans really made on their individual account, or for their individual benefit.

The following is a statement of the general condition of the Bank at this time, as made up in July, 1854:

RESOURCES.	LIABILITIES.
Bills discounted.....\$153,632 05	Capital.....\$100,000 00
Notes “ 59,778 68	Circulation..... 140,460 00
Suspended and secured by bond and mortgage..... 1,306 08	Due Depositors..... 106,733 87
Eastern deposits..... 38,709 45	Due Ohio Banks & Bankers 1,864 37
Due from Ohio Banks and Bankers..... 1,446 80	Due other Banks & Bankers 3,060 39
Due from foreign Banks and Bankers..... 525 60	Profit and loss..... 1,000 00
Cash in transitu..... 498 50	House rent..... 32 00
Reserve fund..... 14,323 08	Surplus fund..... 17,318 89
W. Galligher Agt. Surplus, 1,203 22	State Taxes..... 3,017 10
Real Estate..... 1,800 00	Stockholders safety fund.. 1,293 49
Personal Property..... 727 00	“ Interest on “ 477 15
Expense Account..... 190 17	“ “ Dividends 206 00
Cash Funds..... 85,859 16	Premium, Interest & Discount..... 4,896 53
Notes of this Bank..... 20,360 00	
<u>\$380,359 79</u>	<u>\$380,359 79</u>

The cash funds of the Bank at this time are as follows:

American Gold.....	\$19,532 00
Foreign Gold.....	559 31
Silver.....	3,550 34
Ohio Currency.....	18,062 00
Foreign Currency.....	30,483 00
Cash Checks on Banks and Bankers.....	7,339 69
Total.....	\$79,526 34

25.—PUB. DOC.

The entire circulation obtained from the State Officers for Stocks deposited, was.....	\$229,028
Amount cancelled and destroyed.....	\$69,578
Amount on hand, never issued.....	3,990
Amount on hand, redeemed.....	21,323
Amount now in circulation.....	134,137
	<hr/> \$229,028

The foreign notes consist principally of Connecticut and Baltimore notes, which we obtain on deposit from the Central Ohio Rail Road Company, and in reference to which we are under no obligations except to protect the funds thus deposited from being returned home, and we pay them out on discounts and other payments to persons, of whom we have assurance that their business will bring about the paying out of these notes so as to keep them in general circulation. The Rail Road Company obtains them by borrowing east.

The \$3,000 of Kentucky Trust Company notes were exchanged by us with Mr. William Sturgis for other currency; and we hold Mr. Sturgis' obligation to redeem them at any time we wish it. Mr. B. F. Sanford, President of the Kentucky Trust Company has sent us \$2,000 of the notes of his Bank for circulation, with a promise to send us \$2,000 weekly. We have handed the \$2,000 sent to Mr. Sturgis, and declined the arrangement. We do not now either receive or pay out at our counter the notes of this Bank; and what we have taken was to oblige Mr. Sturgis.

We generally keep on hand ten or fifteen thousand dollars of Ohio Bank notes, (from prudential motives,) as a "Reserve fund," over and above all anticipated demands upon us, to meet unexpected demands.

We have never procured specie or other funds, with a view to make a favorable statement to the public or to an examining officer, and the funds now in our possession were obtained in regular business as explained.

We are under no arrangement or engagement of any kind to circulate for any other Bank either in or out of this State, except the understanding with the Central Rail Road Company, as above explained, be called such. We have been tendered such arrangements, but have invariably declined them.

We do not borrow from other Banks; and our accounts with them arise from reciprocal collections. Our circulation is never based on eastern exchange "maturing;" we only take funds subject to sight drafts into account.

We never pay out small notes of other States except when we discount for persons, such as drovers, etc., of whom we know, with the promise and belief that they will carry them out of this State.

The stock held by our stockholders is, so far as I know, held by them both in their own name and in their own right, except as where differently specified in the foregoing list.

We never take stock of our own Banks as a pledge for discounts.

Our stockholders and officers are, in their loans and discounts at this Bank, confined strictly within the law, including indebtedness on the part of directors of a character, which we are of opinion, is not contemplated by law to be included, and which arises from regular business transactions for produce shipped east by buying time bills of one of our Zanesville Mill & Produce firms, of which one of our directors is a partner. The bills are always promptly accepted and paid by the eastern house. We do not give this firm the preference over others, and transact business with them as a result of the legitimate trade of our city.

We never discount bills which are nominally payable abroad, with an understanding that they are to be paid at our counter.

Our discounts are for short paper, and are under the principal control and management of the President and Cashier, by whom they are chiefly made. We sel-

dom renew paper, except where parties are actually disappointed in their expectations. Our discounts are confined to no class of our citizens particularly,—we discount regular business paper as it arises from the trade of our city; we prefer short paper, and never lend money to persons as a basis for the capital of their business. We wish to afford facilities to the running business of our city, but we cannot do all the paper offered us. We never go abroad to discount, but some of our best business men have to go to Wheeling and other places, to get a proportion of the facilities they need. Our renewals are for very small amounts.

We allow our depositors no interest on current accounts. We have occasionally allowed interest where deposits were made for a fixed time, and in such cases we issue certificates of deposit, which are not for round and arbitrary sums, and not in the similitude of Bank notes.

Our Bankers in New York are B. H. Buckingham, Adams & Buckingham, and Ellis & Sturgis.

In drawing on them, we never anticipate our maturing eastern exchange.

This Bank never charges anything for the eastern or collection bills it discounts, except simple interest. The premium received for eastern exchange has varied from one half to one and a half per cent., very seldom the latter. The general rate is one per cent. Our eastern exchange costs us par, to within one fourth of selling rates. We very seldom sell eastern exchange to outsiders, for we cannot furnish enough to our own merchants and customers, to whom we therefore confine our sales. Our eastern exchange is principally the result of produce and merchandize shipped by our houses east.

We formerly had an account with Mr. Bliss, as Treasurer of State, but when Mr. Breslin became Treasurer he withdrew it. We allowed no interest or other consideration to the Treasurer, either in his individual or public capacity. Neither did we charge the State anything for the transaction of its business. We sold it eastern exchange at lower rates, and in this way paid for the use of the State funds.

Of our Stockholders but two are non-resident.

In making up our dividends we divide our profits closely. We have no reserve fund through which to equalize our dividends, but make it up in each case as the then position of the Bank makes it right and proper.

We have one suspended account, which is secured by mortgage. It amounts to \$1,203 22, and may be a loss.

Our surplus account consists in part of taxes taken by our County Treasurer by force from this Bank. The amount, (\$14,323 08,) is charged to that Officer on our books, and is carried forward as a Reserve fund, and included in our surplus fund.

We have joined no combination with other Banks, for the purpose of litigating the tax suit with the State. We did not list for taxation this spring, and expect to pay our taxes according to the terms of our charter.

The following is a statement of the dividends declared by this Bank from its organization, viz:

1. May 1st, 1848			\$2,450 00
2. Nov. 6th, " (6½ per cent. on capital)			6,500 00
3. May 7th, 1849	8	"	8,000 00
4. Nov. 5th, " 8	"	"	8,000 00
5. May 6th, 1850	8	"	8,000 00
6. Nov. 4th, " 6	"	"	6,000 00
7. May 5th, 1851 7¼	"	"	7,250 00
8. Nov. 3d, " 9	"	"	9,000 00
9. May 3rd, 1852 7	"	"	7,000 00
10. Nov. 1st, " 9	"	"	9,000 00
May, 1853	No dividend		
11. Nov. 7th, " 5			5,000 00
12. Mar 1st, 1854 9	"		9,000 00

\$85,200 00

We receive interest on our New York deposit, which interest varies from four and a half to six per cent.

We once in a while buy and sell gold.

The stocks deposited with the Treasurer of State to secure our circulation is as follows, viz:

Ohio 6's.....	\$122,150
United States 6's.....	18,000
“ “ with Coupons.....	2,000
Ohio domestic 6's.....	2,300

\$144,450

In our statement we never count as assets the premium upon these stocks in the stock market.

JOHN PETERS, *Cashier*.

THE STATE OF OHIO, MUSKINGUM COUNTY, ss.

Before me, E. Brush, Notary Public for said county, came John Peters, Cashier, and made oath that the above and foregoing statement is true to the best of his knowledge and belief.

Sworn to and subscribed before me this 26th day of July, 1854.

EDM. BRUSH, *Notary Public*.

TABULAR STATEMENT exhibiting the condition of the Franklin Bank of Zanesville, each month from August, 1853, to July, 1854.

DATES.	Bills of ex- changed dis- counted.	Notes discoun- ted.	Eastern deposits.	Due from Banks & Bankers.	Bank notes on hand.	Specie.	Circula- tion.	Due de- positors.	Due Banks & Bankers.	Capital Stock.	Premium and dis- counts ac- rued.
August 6, 1853.....	\$208,700	\$48,060	\$38,841	\$9,540	\$50,588	\$27,778	\$139,593	\$130,168	\$3,977	\$100,000	\$6,486 00
Septem. 3, ".....	216,866	56,164	33,313	8,665	40,225	22,062	143,688	121,876	4,060	100,000	7,604 00
October 8, ".....	192,516	70,168	27,106	19,514	44,704	22,070	143,688	113,368	4,772	100,000	10,110 00
Novem. 5, ".....	187,359	51,639	36,557	8,638	63,638	29,239	144,465	122,574	3,604	100,000	12,878 00
December 3, ".....	190,339	57,922	35,929	12,553	92,971	21,642	144,463	122,839	3,674	100,000	1,562 00
January 7, 1854.....	195,844	51,160	4,174	10,399	62,579	27,231	139,814	147,324	6,851	100,000	3,744 20
February 4, ".....	215,032	61,833	47,921	9,492	63,766	29,963	144,463	162,935	3,633	100,000	5,855 00
March 4, ".....	205,914	49,869	45,342	16,109	48,844	27,637	138,111	134,486	2,371	100,000	8,237 00
April 1, ".....	177,714	51,439	65,812	17,576	42,250	15,449	138,111	115,129	5,682	100,000	9,601 00
May 1, ".....	186,169	63,997	39,313	16,175	72,774	28,093	144,460	134,959	10,126	100,000	14,381 00
June 3, ".....	182,157	63,914	39,421	17,975	39,100	23,281	139,460	114,514	4,416	100,000	1,847 00
July 15, ".....	161,248	64,945	30,693	16,370	78,001	28,204	140,460	112,972	4,148	100,000	4,194 00

In the item "due from Banks and Bankers," by mistake, the taxes of 1852, (\$7,000,) are added, and also those of 1853.

The item "Premium and Discounts accrued," shows the profit made by the Bank. The account is on dividend days diminished of course by transfer to that item.

The item "Bank notes on hand" contains generally some of the notes of the Bank.

V. MERCHANTS' BANK OF MASSILLON.

MASSILLON, July 29, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—I have the honor to enclose to you the statement sworn to by S. Hunt, Cashier, and the tabular statement collated from the books, as the result of my examination of the Merchants' Bank of Massillon.

The statement of the Cashier gives the general history and present condition of the bank, with such explanatory remarks as were deemed necessary to explain matters more fully. The tabular statement will also aid you in arriving at a more clear understanding of the proceedings of the Bank.

In examining the Bank it became evident to me that the general character of banking business was somewhat different in Northern Ohio from Southern, and that Cleveland formed the centre of business for the first named, and Cincinnati for the latter. Cleveland men appear as its stockholders, and also as borrowers from it. And these again are connected with Cleveland Banks and Bankers. Cleveland is also the recipient of most of its eastern exchange.

The actual circulation of the Bank is not at this time higher than the law allows, considering the specie and eastern deposits on hand, but we will find by looking at the tabular statement, which exhibits the state of the Bank for some time back, that during the last six months the Bank has sometimes ventured both beyond legal and safe limits. The cause of the entire absence of eastern exchange in June 5th, arose from an order to their eastern Banking house, to buy them \$5,000 of Ohio Stocks for deposit with the State Treasurer, and that that house bought \$18,000—having found a favorable chance to do so.

The general remark, "our circulation is secured beyond all doubt," is often met with in these free Banks, from which I infer that they do not pay very strict attention to the specie basis required by law.

This Bank has a practice, which should not be permitted to become permanent, (but which as you will perceive has continued for some time,) of allowing over-drafts to some of its officers and stockholders. This is chiefly done by the president and one of the stockholders of the Bank, who is also an officer of one of the Cleveland Banks. That of the latter amounts to some \$2,400, and has existed for some time. The implied understanding is, no doubt, that such over-drafts are allowed only from very responsible persons, and that they should be repaid early; but in this case they have not been. The officers assure me that interest is now charged. Yet I think, that such habitual over-drafts are violations of all proper Bank rules, which place the favored individual in an attitude of preference over others. You will perceive that the Bank allows six per cent. interest to but two of its depositors, and these only because their deposits are large and permanent. I have reason to believe that one of the stockholders paid his stock in the notes of a Connecticut Bank, and that the Bank aids in the circulation of the notes. Such appeared at least to be the fact, from a letter of the gentlemen in question to the Bank, which I found among its correspondence. There does not seem to be any general practice of that kind.

This Bank, and the branch of the State Bank at this place are, it appears, in very intimate, perhaps too intimate, business relations with each other, as they mutually borrow from each other.

I met in this Bank, as in nearly all others yet examined, the bold and systematic attempts of Mr. B. F. Sanford, the chief owner and manager of the Savings Bank of Cincinnati, the Kentucky Trust Company, and the Connersville Bank of Indiana, to force his bank notes in circulation, and to control the exchange mar-

ket. This Bank has lately resisted his importunities, and I trust it will continue to do so. The weekly transmission of Kentucky Trust notes, say \$2,000, (such at least is Mr. Sanford's tender,) and the circulation of them by an Ohio Bank, leading as it does to a regular absorption of an equivalent amount of eastern exchange, is a violation of the implied object for which the Bank is created by the State. Through it, exchange is raised in price for both the northern and southern portions of Ohio, and a system engendered which must result in loss to real Ohio interests. It renders the exchange, which Ohio labor furnishes the Banks, which the law constitutes the *foci* of business in each vicinity, tributary to illegitimate channels of banking operations, and this no bank, having the true interest of our home business in view, should encourage.

In this Bank they have virtually dispensed with a board of directors, and I can hardly say that it is a loss to be regretted. The President and Cashier are the joint managers, and both devote their time to it very faithfully. The books are well kept and the whole Bank is very prudently managed. If ever the proper bounds are transcended, it is caused by too great a desire to make money for the Bank, or to assist its stockholders and friends in some good business transaction. The high rates of exchange which are now prevailing, from artificial causes already referred to, must produce to our Banks, and especially to such Banks as the one now under consideration, a very rich harvest this summer and fall. In this Bank I could not get its exchange business separated from its discount business, but it amounts to fully two-thirds of its discounts.

The arrangement between the Bank and the Postmaster is worthy of attention. In this place no attempt is made to conceal for a moment, what doubtless exists in other places, but which is there steadfastly denied.

This Bank has also formerly violated the small note prohibition, but lately has conformed to it.

On the whole I deem the Bank a safe one. Aside from the security deposited with the State for circulation, the Bank endeavors to have its cash and other funds in such a state as to be ready for emergencies. At this time particularly is such the fact. It is like all Banks, more or less entangled with other Banks and Bankers, and thereby it may be endangered, but the current business of the Bank shows too clearly the safe management of its officers, to let me doubt, that as soon as perceived that such connections are dangerous, they will be abandoned.

The officers afforded me every facility in my examination, and I am under obligations to them for their courtesy and affability. This Bank keeps no copy of its letters—a defect which should be remedied.

In conclusion, I take the liberty to call your special and critical attention to other matters in the statements herewith transmitted, which I submit to your consideration without additional remarks.

I take the liberty to subscribe myself,

Most respectfully yours,

CHARLES REEMELIN.

STATEMENT OF S. HUNT, *Cashier of the Merchants' Bank of Massillon, as elicited during the examination of the Bank by Charles Reemelin, appointed by the Auditor and Secretary of State to examine its condition.*

This Bank was organized in July, 1851, under the act "to authorize Free Banking."

The original capital was.....\$30,000

The present capital is.....126,000

The original stockholders of the Bank were:

NAMES.	Shares.	Amount.
A. Vinton.....	198	\$9,900
H. B. Hurlbut.....	198	9,900
I. Steese.....	192	9,600
S. Hunt.....	12	600
	<hr/> 600	<hr/> \$30,000

The present stockholders are:

NAMES.	Residence.	Shares.	Amount.
H. B. Hurlbut.....	Cleveland,	200	\$10,000
I. Steese.....	Massillon,	380	19,000
G. Steese.....	Springfield,	100	5,000
S. Hunt.....	Massillon,	80	4,000
J. Jacobs.....	"	40	2,000
Mary J. Rawson.....	Cleveland,	100	5,000
John B. Woods.....	Uniontown,	40	2,000
John Berger.....	Shanesville,	40	2,000
Wm. I. Huet.....	"	120	6,000
A. J. Humburger.....	Massillon,	20	1,000
D. C. Blood.....	"	30	1,500
H. Harvey.....	Cleveland,	100	5,000
Loyal Wilcox.....	Hartford, Ct.	100	5,000
S. Hunt, Trustee.....	Massillon,	120	6,000
James Hurlbut.....	Cleveland,	60	3,000
Ann Steese.....	Massillon,	40	2,000
Noah Madison.....	"	6	300
Hy Davis.....	"	160	8,000
Mary E. Spencer.....	Cleveland,	10	500
Horace E. Spencer.....	Rochester,	10	500
John Robinson.....	Canal Fulton,	100	5,000
American Temperance Life Insurance Co.	Connecticut,	100	5,000
Society for Savings.....	Hartford, Ct.	200	10,000
James B. Hosmer.....	"	100	5,000
Calvin Day.....	"	100	5,000
Jonathan Gillet.....	Cleveland,	100	5,000
Edward Steese.....	Spring'd, Summit,	40	2,000
Thomas Bowmann.....	Massillon,	2	100
E. Ann Sargent.....	New Philadelphia,	22	1,100
		<hr/> 2,520	<hr/> \$126,000

The officers of the Bank are and have been since its organization, I. Steese, President, salary \$1,000; S. Hunt, Cashier, salary \$1,500.

I. Steese,
S. Hunt,
Geo. Steese, } Board of Directors.

The indebtedness of the directors is as follows, viz:

As principals.....\$4,450
As securities..... 1,100

The indebtedness of the stockholders not directors is:

As principals 8,000
As securities..... 15,000

Total\$28,550

The cash funds of the Bank at the time of examination, July 27, were as follows:

Specie—of which mostly all is American Gold.....\$13,922 52
Specie in transitu..... 492 87

Notes of other Banks, of which about \$3,000 are Connecticut, and about \$1,700 Pennsylvania, Virginia and other States..... 9,579 75

\$23,995 14

The total of circulation obtained from State officers is.....\$83,493 00

Amount on hand.....\$490 00

Amount in transitu for cancellation.....1,404 00

\$1,894 00

Amount of actual circulation.....\$81,599 00

To redeem which we have specie as above.....\$14,415 39

Eastern exchange (sight drafts,)..... 35,888 58

\$50,303 97

There is also deposited as further security for the same with the State officers \$83,500, all in Ohio 6's, a few of which are payable in 1856.

The exact condition of the Bank at this time, I could not give without much labor, the book keeper being away, but the following is the statement made up on July 25th, Monday last, and but little change has since occurred in the accounts:

RESOURCES.	LIABILITIES.
Ohio State Stocks.....\$90,612 62	Capital Stock.....\$49,000 00
Cash—Specie, \$10,704 81	Safety fund..... 77,000 00
“ Notes... 15,228 00	* Circulation..... 83,493 00
25,932 81	Deposits towards debts... 1,811 97
Notes discounted..... 250 00	Interest accrued and made, 2,919 44
Bills discounted..... 114,905 92	Premium “ “ 2,022 50
Personal property..... 293 75	Profit and loss..... 310 02
Eastern sight exchange... 35,834 49	Due Depositors..... 80,414 31
Expense Account..... 900 83	Due Banks and Bankers... 3,763 04
Due from Banks & Bankers, 35,525 32	Dividend Account..... 140 00
Individual over drafts,.... 4,252 54	
Money in transitu..... 2,366 00	
<u>\$300,874 28</u>	<u>\$300,874 28</u>

* (Of the circulation the Bank had \$2,073 on hand at that time.)

We never buy eastern bills of exchange below par, and for such we only charge simple interest for the time they have to run. For collection bills we charge one-fourth per cent. in addition to interest.

We sell exchange now at one and a fourth per cent.—have sold a good deal of it at one half per cent.

Our exchange arises from bills we discount, and these bills are the legitimate bona fide results of the trade of this city and vicinity.

We sell exchange principally to our merchants, and when we have a surplus we sell to the branch of the State Bank in this city, and under similar circumstances have sold to Banks in Cleveland and Columbus—and also sometimes exchanged Exchange for currency, with Ohio Banks, whenever we run low of currency. In several instances we did so with the Kentucky Trust Company, the exact amount I cannot easily ascertain, it may have been \$10,000 altogether, and we gave exchange for it. In all cases we charge Banks the same as our customers. We were lately offered an arrangement by the latter Bank to circulate its notes and furnish exchange, but declined it. We are under no arrangement, express or implied, to circulate the notes of any other Bank, either in or out of this State, nor are our stockholders or officers interested in any Bank, for whom we agree to circulate.

Our exchange bills are all for short time, say sixty to ninety days,—and such is also the fact of our discounts.

We have once in a while, bills, which are drawn on the east, paid at our counter; in such cases we charge the then current premium, but such payments never occur by a previous understanding, and not very frequently.

Our New York Bankers are Atwood, Dunlevy & Co., and the People's Bank. The first named allow us interest on deposits—5 per cent.—the Bank does not, nor does our Philadelphia Banker.

We never draw our eastern deposits entirely bare. We always keep about \$10,000 there subject to sight draft. We do not anticipate our bills "maturing" there by sight drafts, but sometimes draw time bills against bills maturing, and this is done to make exchange and interest come lower to our customers.

We, as a general rule, do not go abroad for discounts of either bills or notes, but we occasionally do paper for Cleveland business men. In fact our bill and note discounting arises chiefly from the milling and droving business of this neighborhood. We do not favor our stockholders in discounting, nor any particular branch of trade. We do not loan on long time, nor do we intend to furnish men with capital for business,—we expect simply to afford facilities to the current business of the place as it arises.

We include in our statement of resources the premium which the stocks deposited with the State Treasurer are worth in market, but this premium we reduce by a one per cent. per annum deduction from our stockholders' dividends, so as to gradually absorb it, as our stocks approach the time of payment.

We divide our profits as closely as may be justified in each period by the condition of our Bank, and we have no surplus account to equalize dividends.

Our depositors are also our principal customers in our discount and exchange line.

We allow six per cent. interest on deposits to but two of our depositors. The amount they deposit is large (\$15,000 each) and their accounts do not fluctuate. We have a few running accounts on which we pay four per cent., but generally we allow no interest on deposit accounts which are currently checked against. On fixed time deposits, for which certificates are issued, we allow simple interest.

The Treasurer of State has no account with us. The Holmes county Treasurer has a small amount deposited with us. The canal collector does his business with the branch of the State Bank. The Post Master at this place deposits with

us. He deposits various kinds of funds, Bank notes and specie, and for the use of his deposits, we are under an agreement to pay specie for all the money he has to pay.

Our accounts with other Banks arise from reciprocal collections. We have no entangling alliances with other Banks, but occasionally borrow from and loan funds to the Branch Bank at this place. The funds exhibited to-day, are not obtained with a view to make a more favorable statement. They are the result of our regular current business. We have never procured funds for the purpose of making a more favorable statement.

We owe nothing beyond the deposits and circulation, and never borrow except as already stated and as shown in this statement.

We have a debt of \$90 which may be a total or partial loss.

We have listed for taxation in this county, at the time fixed by law, and have joined no combination to litigate the tax suit with the State.

We do not mean to pay out small notes of foreign Banks, though it may have happened. Did formerly pay them out for a little while, but none since the 1st of April last.

Have bought no specie with our own notes.

We sell specie whenever we have it to spare and when it is profitable.

We have no real estate and hold no mortgages.

It would in my opinion be practicable for each Bank in this State to pay out its own notes at its counter, if there were a general clearing house.

On the overdrafts, when they occur frequently by the same person, or when they are not paid very soon, we charge interest. We do not permit over-drafts, except from persons we deem perfectly good.

We have none of our notes hypothecated, nor any of our stock, nor is any of our stock hypothecated with us for debts.

S. HUNT, *Cashier.*

STATE OF OHIO, STARK COUNTY, ss.

Personally appeared before me, the undersigned authority, Solomon Hunt, Cashier Merchants' Bank of Massillon, and made solemn oath, that the above is correct and true as he verily believes.

JOSEPH HEDMAN, *Justice of the Peace.*

TABULAR STATEMENT of the condition of Merchants' Bank of Massillon, semi-monthly, from December 31st, 1853, to July 11th, 1854.

DATE.	Stocks deposited with Treasurer.	Notes and bills discounted.	Personal property.	Eastern exchange.	Due from Banks.	Overdrafts.	Specie.	Bank Notes.	Capital Stock.	Circulation.	Due Banks.	Due depositors.
Dec. 31, 1853.	\$73,550 12	\$61,168 09	\$215 75	\$29,275 93	\$10,754 78	\$6,010 15	\$10,515 82	\$8,593 00	\$60,000	\$39,132	\$7,941 17	\$92,048 37
Jan. 16, 1854.	72,550 12	74,822 91	215 75	20,590 95	12,126 17	1,190 09	7,657 52	6,774 89	60,000	37,460	3,457 41	95,912 99
Feb. 6, "	72,550 12	82,518 65	215 75	16,157 72	3,096 65	897 73	12,712 77	10,103 00	60,000	44,756	13,580 02	95,962 26
Feb. 27, "	72,550 12	97,541 42	293 75	12,353 53	4,461 19	1,321 82	4,198 06	8,433 19	60,000	61,201	6,393 87	70,379 15
March 6, "	72,550 12	100,374 01	293 75	6,563 24	6,307 16	5,857 11	1,884 27	8,171 75	60,000	60,330	7,665 95	65,096 34
March 13, "	72,550 12	102,179 36	293 75	13,918 91	3,453 89	1,923 26	7,212 77	6,119 00	60,000	58,269	11,934 62	67,536 74
April 3, "	72,550 12	102,040 18	293 75	24,484 70	4,656 11	4,848 24	4,283 95	5,252 16	60,000	62,016	7,543 88	78,294 56
April 17, "	72,550 12	105,316 50	293 75	16,431 43	3,956 70	7,126 14	5,884 04	5,506 00	60,000	61,355	14,191 92	69,261 72
April 24, "	72,550 12	104,517 29	293 75	17,475 17	5,005 72	5,450 18	6,467 81	8,299 00	60,000	62,869	11,035 43	73,955 71
May 1, "	72,550 12	118,687 66	293 75	12,748 87	2,579 44	3,157 21	17,145 92	14,685 00	60,000	62,346	11,420 30	93,553 90
May 15, "	72,550 12	149,537 73	293 75	19,061 96	4,492 48	4,640 00	6,253 59	16,392 15	123,800	63,542	4,381 62	69,817 13
June 5, "	90,612 62	169,227 32	293 75	*	5 95	7,219 10	4,152 92	7,771 18	124,900	73,729	7,822 47	61,448 12
June 19, "	90,612 62	163,050 75	293 75	11,751 88	7,240 10	5,899 79	9,830 17	8,433 41	126,000	82,112	8,903 43	73,599 26
July 10, "	90,612 62	135,995 11	293 75	15,517 64	10,196 32	5,765 71	8,975 76	11,390 00	126,000	83,494	4,496 00	70,949 86
July 17, "	90,612 62	126,595 92	293 75	21,173 75	20,233 51	5,361 38	11,823 14	21,051 00	126,000	83,493	5,046 76	77,150 71
July 24, "	90,612 62	115,153 99	293 75	25,834 49	35,525 32	4,292 54	10,404 81	15,298 00	126,000	83,493	3,763 04	80,414 31

* Caused by purchase of \$18,000 of Ohio Stocks—had ordered but \$5,000.

VI. STARK COUNTY BANK AT CANTON.

CANTON, July 30, 1854.

HON. W. D. MORGAN, *Auditor of State*:

SIR:—As directed by law, I have the honor to enclose the within statements of the condition of Stark County Bank. The first is the statement sworn to by Mr. E. B. Grant, the Cashier; and the other I have collated from the books. By examining both carefully, one need not be at a loss as to the character of the Stark County Bank, at Canton.

There are but three stockholders, and these three form the officers and the board of directors. Its business is under the chief control of the Cashier.

The circulation of the Bank is ultimately secured by the deposits required by law; but the Bank is now, and was very frequently heretofore, below the amount of specie and Eastern deposits which the law requires. Of the \$5,115 50 in American gold which were exhibited to me, \$2,000 were obtained from Messrs. Sturges, Subblet & Co., in Wooster, with a view to make a good show to me at my examination. I learned this fact through the correspondence of the Bank, which as usual I examined, and the Cashier's sworn statement can only be got round by quibbling upon the word "borrowed."

The gold had arrived the same morning as myself. Whether any funds were obtained from Massillon I know not—the Cashier had met me there the day previous, and had, I suppose, at once surmised that I would visit his Bank next. Permit me to say here, that I undergo the labor of drawing up of each Bank the tabular statements exhibiting the condition of the Bank each month, chiefly for the purpose of showing up such manoeuvres, and I set but little value on the temporary strength exhibited to me at the time of examination. Such statements enable me, while drawing up the same, to get a clear and comprehensive view of the Bank, and for this purpose I make them a part of my report.

If you will for instance look at the bill and discount column in the tabular statement here enclosed, you will find that for six months both bills and notes remained stationary. This could not be accidental, nor was it. It led to the explanation the Cashier gives in the statement drawn from him; and from it we learn that the three stockholders in the Stark County Bank are also partners in a broker shop in the same town. It led to the further fact that at the broker shop discounting is done at rates of interest higher than the Bank could charge, and that the Bank operates in exchanges through other channels, and thereby is enabled to declare a semi-annual dividend of six per cent.

I would further direct your attention to the statement of the Cashier, that other Banks and bankers get half the exchange of the Bank. This occurs under the following arrangement to-wit: B. F. Sanford sends the Bank \$2,000 per week, either of the notes of his Bank in Indiana, or of his Bank in Kentucky—these the Bank uses one week and then remits to Winslow, Lanier & Co. exchange for the amount, charging current rate of exchange. The Stark County Bank is in reality constantly using \$2,000 of another Bank. The Cashier would fain leave the impression that this arrangement exists against his desire, but I saw enough in the correspondence to satisfy me that the bold exchange and bank operator of Cincinnati finds a willing aid in the Stark County Bank. In fact the only objection the letters show consists in a complaint that in July last the agreed \$2,000 were not sent for *one* week. The Cashier might have guessed the reason, it being about the

time when the Kentucky Trust made her statement. Such an arrangement I deem clearly reprehensible, and a violation not only of the law, but especially of those clearly implied obligations which the Bank is under to the community within which it does business.

This Bank is the agent of the Life Insurance and Trust Company in collecting its interest, and also the capital loaned in Stark county. This powerful institution is evidently collecting its means with some purpose denoting a great change in the character of its business.

The Cashier and other officers exhibited to me very freely every thing I asked for about the Bank. Their books are not as completely and clearly kept as in some other Banks. In fact they are lacking in neatness and perspicuity. The Cashier is a shrewd business man, but he lacks system, and thereby complicates matters. This may be in part caused by the kind of business the Bank is now doing.

On the whole, I think the Bank a safe and profitable one to the stockholders, but to the depositors and note holders it might at any time happen that the Bank would be temporarily crippled by a run on her, and they thus might be subjected to at least temporary loss. For instance, on July 28th, the Bank was liable on demand for \$56,000, and it had cash means only for \$18,000. I think that such Banks should never possess the power to get out a circulation, and that the State should not lend them the character of public corporations. They could manage all their business as private bankers. Then the public at large would have no right to inquire into their business.

In conclusion, let me beg you to read and examine both the statements I send you, carefully. From them you will see that I have not misjudged this, one of the Institutions of our State.

Most respectfully submitted.

CHARLES REEMELIN.

STATEMENT OF E. P. GRANT, Cashier of Stark County Bank, at Canton, as elicited during the examination of the Bank by Charles Reemelin, agent appointed for that purpose by the Auditor and Secretary of State.

This Bank was organized May 6th, 1851, under the act "to authorize Free Banking."

The original amount of stock subscribed was \$25,000, which has remained such up to this date.

The actual capital of the Bank, including stock deposited with the State officers, is \$30,000.

The original and present stockholders of the Bank, all residing at Canton, are :

J. A. Saxton,	255 shares.....	\$12,750
E. P. Grant,	125 "	6,250
John Dewalt,	120 "	6,000

The officers of the Bank are :

J. A. Saxton, President—no salary.

E. P. Grant, Cashier—\$1 000.

John Dewalt, Director—no salary.

The indebtedness of the stockholders to the Bank as principals is.. \$4,500 00

They are not indebted in any other manner. The state of our cash means as exhibited is—

American Gold.....	\$5,115 50
Foreign Gold.....	32 07
Silver	651 66

Total Specie.....	5,799 23
Foreign Bank Notes.....	\$1,713
Ohio—principally State Bank.....	2,624
	<u>\$4,337 00</u>

Total cash means.....	\$10,136 23
The balance due us in Philadelphia, subject to sight draft, is.....	2,944 04

Total of ready funds.....	<u>\$13,080 27</u>
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The entire circulation obtained from State is.....	\$35,000 00
In transitu for cancellation.....	\$417 00
On hand.....	20 00
	<u>437 00</u>

Actual circulation.....	<u>\$34,563 00</u>
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We have deposited with the Auditor of State, Ohio 6 per cents..	<u>\$35,000 00</u>
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The condition of the Bank on the evening of July 28th is as follows, viz :

RESOURCES.		LIABILITIES.	
Stocks deposited & prem..	\$38,400 00	Capital stock.....	\$30,000 00
Bills discounted	13,618 80	Circulation	34,559 00
Notes discounted.....	16,002 85	Discount	673 02
Due from banks & bankers.	7,800 88	Premium	941 70
Personal property.....	500 00	Due depositors.....	15,961 20
Real estate (bank'g house)	1,600 00	Due to banks and bankers,	6,637 97
Eastern exchange.....	3,227 04	Profit and loss.....	636 80
Checks and cash items...	564 23		
Bank notes.....	3,870 00		
Expenses	26 66		
Specie	3,799 23		
	<u>\$89,409 69</u>		<u>\$89,409 69</u>

In the item, stocks deposited, the premium which our public stocks now bear in market, are included as assets. They cost us more, and we have and intend to gradually reduce them by deductions from stockholders, as they approach maturity.

The cash funds mentioned in our statements, as well as those exhibited to-day, are the result of our regular business, and have not been temporarily borrowed for the purpose of making a more favorable statement. We are always anxio

to make our quarterly statement to the Auditor as favorable as possible, but have never resorted to sham funds to make them so.

Our notes discounted, arise chiefly from the business in the neighborhood. They are for short dates generally, and renewals are seldom made, except the \$4,500 due from our stockholders, which are six month notes, and which are periodically renewed. The remainder are chiefly notes discounted by us for our merchants as they go east, against which they deposit with us, as on their return their funds accrue, and they check against these deposits when their notes fall due. We have never charged for such discounts more than six per cent.

On our eastern bills of exchange purchased, having some time to run, we never charge more than simple interest through the premium obtained when sold after maturity.

On collection bills we generally charge one-fourth to one-half per cent, being payable in currency. These are generally on Pittsburgh or Cleveland, and thus we think does not pay us for more than our expenses.

We sell our eastern exchange now at $1\frac{1}{4}$ to which rate it has risen lately. Our formerly almost uniform rate, has been three-fourths.

We do not sell all our exchange to our home business men. Banks and bankers get about half of it, to whom we charge the same rates as to our customers. Cincinnati gets some two to four thousand per week, including Kentucky Trust Company. This is caused in part through the business we do for the Ohio Life Insurance and Trust Company in attending to their collections in this county, and also for Bank notes received from Kentucky Trust Company and Savings Bank in Cincinnati. We have been receiving from both these Bank notes for circulation, consisting of Kentucky Trust and Connersville, Indiana, notes. The former arrangement with the Savings Bank of Cincinnati we have broken off, because we thought that they were not treating us properly. The arrangement was, they to transmit their notes, we to aid in their circulation, and remit exchange east, for which we charged the current rate here, which has raised from three-fourths to one and a fourth. We have not now, nor have we had any such arrangement with any other Bank.

The exchange we procure, is more than half the result of returning Pittsburgh, Wheeling, and eastern notes, and obtaining exchange for them, and having the proceeds remitted, or placed to our credit east. It also arises from the business of this place and vicinity, and we sometimes discount bills payable east for persons and corporations at a distance. The latter is chiefly for a rail road company.

The bills we purchase have from sixty to ninety days to run. We make it a point to have constantly sufficient exchange for the wants of this place, and there is no instance in which a draft was applied for, where funds were satisfactory, when it was not obtained.

We have had bills returned, and paid at our counter, which were payable at other places. These were paid by draft. We never intend to have them so returned and paid, at the time of the transaction. There was one instance where a bill was returned and paid for in Bank notes, and current rate of exchange charged. I cannot now think of any other.

We have no suspended account, nor do we anticipate any loss from our discount or exchange list. I would agree to guarantee them all for one per cent.

We have lately been compelled to draw pretty closely upon our eastern exchange. We get interest from our New York account, but not from our Philadelphia. Our eastern bankers allow us to overdraw our accounts, a privilege we very seldom, and very cautiously exercise. We sell very few time drafts, and do not anticipate our eastern exchange, except where we are sure that the bill we draw against, is paid very near the time the draft is payable.

Our President takes deposits at his store, for which he allows interest, and these deposits he generally subsequently deposits with us. We allow four per cent. interest on ten days notice deposits. The President gets no interest for his deposits with us.

We collect for our President the notes he discounts at his store, for which he charges one per cent. per month, but this is an entire separate account from the Bank,—we but crediting the amount paid to us. We never re-discount bills or notes for him.

The Treasurer of State never had a deposit with us. Our County Treasurer has an account with us which is never very large. This account commenced about a month ago. He gets no interest. We don't *know* whether they are county funds.

We have declared the following dividends, viz :

1st Monday of May,	1852,	3½ per cent.....	\$1,000
“ “ “ Nov'r,	“	4 per cent.....	1,200
“ “ “ May,	1853,	5 per cent.....	1,500
“ “ “ Nov'r,	“	5 per cent.....	1,500
“ “ “ May,	1854,	6 per cent.....	1,800

We divided our profits closely up to last November; we then reserved about enough to pay our taxes, and on the first of May past, we reserved enough as we supposed to pay for our new plate for notes. We have no equalizing or reserve fund, so as to produce regular incomes to our stockholders.

The accounts with other Banks arise from current business. We sometimes borrow from other Banks, chiefly from the Banks at Massillon. These loans are always temporary. The Kentucky Trust Company and Savings Banks of Cincinnati accounts, I have explained already. The Banks of Massillon also temporarily borrow of us. We have no understanding of a reciprocal accommodation of our, or their officers, with other Banks. Some of our officers owe the Wayne County Branch, but this has no connection with any business of this Bank. Our President is a stockholder of that Bank. Our other stockholders are not interested in any other Bank.

The business of this Bank is chiefly transacted by me, but the President is regularly consulted. The whole board meets seldom, and then but in form.

We have listed for taxation in this county as we believe to be right. We have a suit in Court with the Auditor; and the Merchants' Bank of Massillon, and the Bank of Commerce of Cleveland, have agreed to contribute towards the expenses, as their case involves the same question. We suppose the other Banks will also contribute from a sense of propriety, but they have not yet agreed to do so.

Our real estate consists of our Banking house.

We have never hypothecated our notes, nor have we bought specie with them. We have paid them out in all sorts of ways in our running business, and always with a view to give them a wide circulation. We expect, however, that after all, more than half our notes circulate within a radius of thirty miles of us. We like a home circulation as well as any, and do not fear the small drafts made thereby upon our specie.

It would, in my opinion, be practicable for each Bank in this State to pay out its own paper at its counter, if with the system there were a clearing house established, but all funds current at Bank, would have to be brought to a specie basis. It can't be done while we have a currency standard, and a specie standard among brokers and bankers. Such an equalizing system would be a great benefit to our Banks, and our people,—but it would not suit the brokers. We then might have a good home circulation.

Our discounts and bills of exchange remained the same in our statements during last winter, for the reason that the Bank did not do much business, while our President has a fund in which we are interested in the same ratio, as we are as stockholders in this Bank, and I presume he did something in the way of discounts at his broker's office. We dealt principally in exchange with what funds we had, which were, however, pretty low at that time. Business fluctuates much at this place, and in winter time is usually very dull.

We pay no attention to the law in reference to notes of other States, except that we do not pay out, or at least very seldom, notes below five dollars, nor do we ever pay out foreign notes for the proceeds of notes and bills discounted.

E. P. GRANT.

Sworn to and subscribed before me, July 29th, 1854.

GEO. W. RAFF, Probate Judge, Stark co., Ohio.

SUPPLEMENT

TO THE REPORT UPON THE STARK COUNTY BANK AT CANTON.

I cannot permit the report upon the condition of this bank to pass entirely from my hands, without stating the fact that this bank keeps blank certificates of deposit with the sums "twenty," "fifty," and "hundred" printed in, and that these are issued to depositors. I deem such certificates a violation of law—of its spirit at least. They are not exactly in the similitude of bank notes, but the sums inserted show that they are intended to be used for a purpose very near akin to bank notes intended for circulation.

Please attach this to the report.

Very respectfully yours,

CHARLES REEMELIN.

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TABULAR STATEMENT exhibiting monthly the condition of the Stark County Bank at Canton, from August 1st, 1853, to July 28th, 1854.

Date.	Stocks on Deposit.	Bills Dis-counted.	Notes Dis-counted.	Due from Banks and Bankers.	Personal Property.	Real Estate.	Eastern Exchange.	Checks and Cash Items.
Aug. 1, 1853.....	38,920 50	\$5,778 80	\$16,884 76	\$12,684 61	\$350 00	\$1,600 00	\$10,840 14	\$560 00
Sept. 3, "	38,920 50	4,878 80	18,102 50	5,336 32	350 00	1,600 00	12,196 96	7,101 25
Oct. 1, "	38,920 50	7,574 73	18,302 50	1,908 11	350 00	1,600 00	3,259 68	1,937 00
Nov. 7, "	38,920 50	8,536 10	16,352 50	5,401 01	350 00	1,600 00	6,829 61	785 81
Dec. 3, "	38,920 50	7,980 17	16,097 50	3,747 39	350 00	1,600 00	9,088 05	828 54
Jan. 7, 1854.....	38,920 50	7,980 17	16,097 50	3,461 05	350 00	1,600 00	.....	1,310 76
Feb. 6, "	38,920 50	7,980 17	16,097 50	1,324 42	350 00	1,600 00	5,691 90	1,805 00
March 4, "	38,920 50	7,980 17	16,097 50	3,516 54	350 00	1,600 00	2,505 37	3,530 00
April 1, "	38,920 50	7,980 17	16,097 50	6,125 05	350 00	1,600 00	7,731 11	1,492 25
May 1, "	38,920 50	7,980 17	16,297 50	3,183 66	350 00	1,600 00	6,938 80	1,531 41
June 3, "	38,920 50	7,618 80	16,677 25	5,192 66	500 00	1,600 00	3,155 84	1,632 69
July 1, "	38,920 50	13,618 80	16,647 50	4,072 77	500 00	1,600 00	.....	1,332 01
July 28, "	38,400 00	13,618 80	16,002 85	7,800 88	500 00	1,600 00	3,227 04	564 23

TABULAR STATEMENT—Continued.

Date.	Bank Notes.	Specie.	Capital Stock.	Circulation.	Discounts accrued.	Premiums made.	Due Depositors.	Due Banks.
Aug. 1, 1853....	\$6,535 00	\$7,399 86	\$30,000 00	\$34,870 00	\$410 98	\$663 51	\$34,139 48	\$1,379 78
Sept. 3, "	10,101 00	2,658 10	30,000 00	34,835 00	10 50	284 33	33,021 82	1,897 94
Oct. 1, "	3,256 00	2,127 63	30,000 00	34,398 00	41 94	570 87	10,595 61	1,595 64
Nov. 7, "	4,699 00	9,540 80	30,000 00	34,126 00	.....	.....	25,342 70	3,078 32
Dec. 3, "	1,735 00	7,972 50	30,000 00	34,108 00	201 95	442 18	19,801 48	3,669 85
Jan. 7, 1854....	2,574 25	4,537 16	30,000 00	33,609 00	201 95	866 51	10,462 65	2,988 12
Feb. 6, "	3,417 00	7,394 28	30,000 00	33,244 00	.....	.....	15,919 82	3,868 00
March 4, "	5,178 00	2,141 24	30,000 00	33,045 00	10 48	225 81	13,540 17	3,239 47
April 1, "	931 00	2,834 63	30,000 00	30,580 00	10 98	569 20	18,452 78	2,033 33
May 1, "	3,454 25	4,715 89	30,000 00	31,440 00	.....	.....	20,533 47	4,122 88
June 3, "	6,496 25	1,512 96	30,000 00	33,174 00	52 06	424 83	16,103 46	3,798 20
July 1, "	6,499 00	4,925 86	30,000 00	34,998 00	116 81	639 56	31,777 08	2,772 18
July 28, "	3,870 00	3,799 23	30,000 00	34,559 00	673 02	941 70	15,961 20	6,637 07

VII. CITY BANK OF CLEVELAND.

CLEVELAND, August 1st, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR—Having completed the examination of the City Bank of Cleveland, you will please receive herewith the enclosed statements in reference to the same.

The general statement is in this instance made by the President, because the Cashier was too unwell to be present. I have no doubt, having found most of the statements corroborated by my own personal inspection, that the Cashier's statement would have coincided with that of the President.

By examining the general statement, as well as the tabular statement, you will find that the bank is in general very safely and efficiently managed. There are periods when the bank permits its Eastern Exchange—and occasionally, too, its Specie—to become too bare; and for this, as already intimated in another report, this bank, like other such banks, has the ready mental excuse, that their notes are amply secured by the stocks deposited with the State. I do not deem the excuse a valid one. The public and the bank are more sensitively interested in the continued capability to redeem their issue, than they are in their final safety. This bank is, however, seldom in such a condition; and it does not suffer the high rates of exchange nor the high rates of premium on specie to tempt it very frequently from its otherwise correct path. The bank has its bills constantly maturing East, and they never venture to draw close, except where the bills maturing are sure to raise the amount very soon again to the amount required by law as a basis for its circulation.

The condition of the bank at the time of my examination was such as to permit me to pronounce it a safe institution for all concerned. The funds exhibited were the actual property of the bank, at least I saw nothing tending to a contrary opinion. On the contrary, the bank had parted, but the evening previous, with \$5,000 in gold, which, perhaps in justice, should have been counted as specie funds, as it was to be returned at an early date. The only loss the bank should deduct from the resources with which it makes up its general statement of the condition of the bank, is the \$9,438 21 of Mr. Dwight. But you will also perceive that the bank reports only \$94,000 of stocks deposited, while there are \$100,000. The bank might also do like other banks, and take the premium on their stocks into account, and so hide its loss entirely. The \$6,000—less the \$100,000—of stocks, arises from an accruing account which the bank has resolved upon to gradually wipe out the loss already referred to. It may, however, not prove an entire loss. The stock the bank holds is from the same source.

The bank has not lately kept its notes discounted separate from its "bills discounted," which should be done in all cases, and I trust the bank will return to its earlier practice. I cannot, therefore, give these items in separate columns in my tabular statement, and can but say, that from the examination had, the two-thirds the President gives is, if anything, below the real amount. Bill purchasing will be the chief business of all banks while the law-maker holds out such tempting baits therefor. The account of Dwight, jr., was by me continued in my tabular statement as Eastern Exchange until March last—a period when, as the President informed me, they themselves ceased to regard it as a part of their Eastern Exchange. Most likely the bank and myself should have dropped it earlier.

The fact that the city treasurer occasionally received interest for funds deposited with the bank, will not escape your attention, and in reference to that whole subject, I can but add, that here as everywhere, I found the generally believed.

rumors, that both State and United States officers deposit with brokers, and there get interest for funds deposited. I do not for a moment doubt the fact, and believe that the officers of banks should state to examining agents all they know upon this subject. Their delicacy in this instance appears to me misapplied. It is the common interest of the whole community to break up this nefarious system, by which the heavy burthens of government are made an additional source for fleecing the people. If the banks would speak out it could be done.

The officers of this bank were each and all ready and anxious to aid me in my examination. What pleased me particularly, was the fact that such of the Board of Directors as were present, evinced some knowledge of the condition and practices of the bank, and that they seem to pay frequent attention to the affairs of the bank. This is a very wholesome supervision, and one which it were well if it were a part of the management of every bank.

On the whole, then, I find but little to complain of in this bank, and deem it a safe and sound institution—unless all appearances deceive me, which I can hardly expect, after the very thorough examination I gave it,—whose officers may strain a point with a view to profit, but whose management is ever on the alert for emergencies.

I submit the report without further remarks.

Most respectfully,

CHARLES REEMELIN.

STATEMENT OF LEMUEL WICK, *President of the City Bank of Cleveland, as elicited during examination of said bank, had by C. Reemelin, agent appointed by the Auditor and Secretary of State.*

This bank was organized April, 1843, under the "Act to incorporate the State Bank of Ohio and other Banking Corporations."

The original capital was.....\$50,000 | The present capital is.....\$150,000

Of the latter, \$50,000 is banking capital, and \$100,000 for circulation.

The original stockholders were—

Elisha Taylor.....	\$5,000
C. Patrick.....	500
John Powell.....	2,000
Mrs. Sarah Latham.....	2,000
M. S. Hewitt.....	500
Seaman & Smith.....	2,000
S. Ranney.....	1,000
L. M. Hubby.....	500
C. L. Camp.....	2,000
Gorham, Aplin & Smith.....	1,000
Moses Kelly.....	500
Wm. Milford.....	500
M. H. Hickox.....	200
Lucius Lilley.....	200
M. V. Younglove.....	200
W. D. Beattie.....	2,000
C. L. Butts.....	500
T. C. Severance.....	2,000
Mary E. Goodwin.....	500
J. M. Taylor.....	100
Harmon Baldan.....	100
A. A. Selorer.....	300
H. F. Brayton.....	1,000
T. W. Morse.....	500
S. Whitaker.....	2,000
J. T. Kirtland.....	10,000
J. B. Cobb.....	400
R. Sheldon.....	12,500

\$50,000

The present stockholders are—

John Albro.....	\$500
Salah Barnum.....	1,000
J. B. Bull & Co.....	3,000
H. Bronson.....	500
Mary A. Bronson.....	300
Sarah Bourdman.....	1,300
Nancy Ballson.....	200
M. Barnett.....	19,600
J. Bigelow.....	600
W. S. Boardan.....	100
T. J. Berdon.....	100
D. A. Berdon.....	100
C. L. Camp.....	34,300
Henry Church.....	5,000
H. H. Coit.....	2,500
W. H. Canfield.....	200
W. H. Canfield, <i>Trustee</i> ,.....	300
Candia Canfield.....	400
Mary K. Canfield.....	500
Abigail S. Dilley.....	400
Rev. Chancy Eddy.....	1,700
M. H. Hickox.....	200
Moses Kelly.....	500
J. P. Kirtland.....	2,000
V. H. Ketchum.....	100
S. H. Mather.....	7,100
S. Ranney.....	1,000
Rachel Rout.....	100
Alf. Phelps.....	1,000
Stone & Witt.....	5,000
Julia S. Severance.....	100
J. W. Taylor.....	500
Lemuel Wick.....	35,700
George Worthington.....	4,000
F. Willson.....	2,000
E. Willson.....	400
O. C. Warner.....	500
City Bank of Cleveland.....	17,000

\$150,000

Of these stockholders, all are residents of this city and vicinity, except two, who reside in New York.

The officers of the Bank now are, Lemuel Wick, President—salary, \$200; Albert Clark, Cashier—salary, \$1,000.

C. L. Camp, M. Barnett, G. Worthington, Moses Kelly, Lemuel Wick,	}	Board of Directors.
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The indebtedness of the Directors is—	Other stockholders—
As principals\$4,041 00	As principals \$1,125 00
As endorsers 14,043 83	As endorsers 4,189 23

Of our stockholders, but three hold stock in other banks. Of these, one is a stockholder in a New York bank, and the other two are stockholders in other banks in this State. The amount of the latter will not exceed \$10,000.

The Cash Funds of the bank are—

American gold	\$15,700 00
Foreign gold	473 62
Silver	1,504 50
Eastern bank notes.....	\$279 00
Michigan and Canada.....	266 00
Banks in Cleveland.....	2,444 00
Miscellaneous banks.....	8,228 00
Ohio bank notes.....	11,175 00
Cash checks.....	2,615 76
	\$25,007 76
	\$42,685 88

The entire circulation obtained from State office.....	\$99,986 00
On hand.....	5,932 00
	\$94,054 00
Specie on hand as above.....	\$17,678 12
Eastern deposits subject to sight draft.....	16,119 94
	\$33,778 06

There are also deposited with the Treasurer of State \$100,000 of Ohio State Bonds, of which \$85,000 are sixes and \$15,000 are fives.

In counting up the assets we do not take the premium these stocks are worth in market into account.

The condition of this Bank at this time is as follows :

RESOURCES.	LIABILITIES.
State Stocks.....	Capital.....
Bills and notes discounted.	Circulation.....
Furniture	Surplus
Cash funds.....	Interest on stock
Expenses	Auditor of State.....
H. Dwight, jr.....	Undivided dividend.....
Eastern exchange.....	Contingent account.....
Due from banks & bankers,	Profit and loss.....
	Due banks and brokers..
	Due Depositors.....
\$332,965 75	\$332,965 75

The reason our State Stocks deposited with the Treasurer of State is \$6,000 less, is, that that amount is made up as a contingent fund to meet a loss we anticipate. Our surplus account is therefore lessened. Of our notes and bills discounted, about two-thirds are for bills purchased; we formerly kept them separate, but do not now. We charge only simple interest on the time exchange we buy, in fact we know of no other rate of interest; we make something additional by selling our exchange at maturity at a premium which now rates at $1\frac{1}{2}$, but has been as low as $\frac{1}{2}$. We buy and sell exchange, and expect to make $\frac{1}{2}$ by the operation, but this kind of purchases is for matured exchange only. We buy Eastern bank notes too, and send them home; and we make something by creating exchange in that way. We discount no bills payable nominally East, which are really intended to be paid at our counter. Bills are sometimes protested, and on such bills we charge cost of protest and the current rate of exchange. I believe that all our notes and bills discounted will be fully paid; we have no reason to anticipate any losses from them.

We have a suspended debt amounting to \$9,438 21, which is partially secured, but which may prove a loss in part.

The stock we have of our own Bank results from stock taken back from Mr. Dwight and others; the \$9,438 21 of a suspended debt arises from the balance due us from the same gentleman.

We never anticipate our Eastern bills before they are matured; nor do we sell time drafts for any such purposes.

We seldom discount paper for non-residents of this city and vicinity; and when we do, it is for small amounts, and for but one of our customers.

The following dividends have been declared by us:

Dividend No.	1, Nov. 3, 1845.....	\$1,958 63
.. ..	2, May 4, 1846.....	2,509 49
.. ..	3, Nov.	1,691 00
.. ..	4, May 3, 1847.....	2,316 00
.. ..	5, Nov. 1, 1847.....	3,682 00
.. ..	6, May 1, 1848.....	5,039 00
.. ..	7, Nov. 1, 1848.....	5,774 59
.. ..	8, May 7, 1849.....	6,267 39
.. ..	9, Nov. 5, 1849.....	6,922 50
.. ..	10, May 6, 1850.....	7,455 00
.. ..	11, Nov. 4, 1850.....	7,500 00
.. ..	12, May 5, 1851.....	7,500 00
.. ..	13, Nov. 3, 1851.....	7,500 00
.. ..	14, May 3, 1852.....	4,500 00
.. ..	15, Nov. 1, 1852.....	7,500 00
.. ..	16, May 2, 1853.....	3,000 00
.. ..	17, Nov. 7, 1853.....	8,580 00
.. ..	18, May 1, 1854.....	3,990 00

We divide our profits pretty closely in declaring dividends, and have no surplus fund with a view to afford our stockholders regular dividends.

Our discounting is in the line of regular business, as it arises legitimately from the trade of our city and vicinity.

The accounts with other Banks arise from actual reciprocal collections. We don't borrow of or lend to other Banks. We do not circulate the notes of any other Banks; and have not now any understanding for such purposes with any Bank in this State or out of it.

We allow interest for deposits when they are for a specified time, and even to one current account. The rate varies from four to six per cent. The Treasurer

of State has no account with us as depositor—nor does any public officer deposit with us, except the City Treasurer—we have sometimes allowed him interest, but not often; we understand he deposits at other houses, and there gets interest.

We issue certificates of deposit to persons who deposit with us—but they are not in imitation of bank notes—nor are they issued to circulate from hand to hand. Every certificate is the result of an actual deposit.

The business of this bank is conducted chiefly by the Cashier and President, aided so far as discounting is concerned by a discount committee, which thus forms a majority of the board of directors. We have joined no other Bank in a combination to litigate the tax question with the State.

We claim to pay our taxes under our charter—we however reported to the Auditor of this county under protest.

The proportion of Ohio to foreign notes paid out and received at our counter, is largely more foreign than domestic. We do not intend to pay out the small notes of other States; and if it is done, it is done contrary to our express directions.

Our paper gets into circulation by our discounting, and we pay it to such of our customers who go Westward for cattle, and produce purchasers—we do not pay it on checks—we send it to banks for balances, and request for it a wide circulation.

My opinion is that if the Banks of this State had a common clearing system, and the specie standard was the standard for all, then the Banks in this State might, by paying out none but their own paper at their respective counters, maintain a good home circulation—and such a state of things would be beneficial to the community and to the Banks.

This statement is made to you by me as President, our Cashier being unwell; and I give this information to the best of my knowledge.

LEMUEL WICK, *President.*

Sworn to and subscribed before me, this 1st day of August, A. D. 1854.

E. HESSENMUELL, *Justice of the Peace*
in and for Cuyahoga County.

TABULAR STATEMENT exhibiting the condition of the City Bank of Cleveland each month from August, 1853, to August, 1854.

Date.	Notes & Bills Discounted.	Furniture.	Expenses.	Eastern Exchange.	Due from B's and Bankers.	Cash and Bank Notes.	N. Dwight, suspended.	Capital.
August 1, 1853.....	\$192,359	\$500	\$1,135	\$2,618	\$6,057	\$72,486	.....	\$150,000
September 3, "	198,166	500	1,139	16,920	5,943	46,197	.....	150,000
October 1, "	202,257	500	1,159	3,345	3,757	68,364	.....	150,000
November 7, "	182,047	500	.....	16,136	6,425	62,489	.....	150,000
December 5, "	192,788	500	6	16,417	6,970	43,471	.....	151,000
January 2, 1854.....	189,249	500	906	23,210	1,697	39,168	.....	150,000
February 6, "	173,517	500	1,075	30,262	3,035	26,894	.....	150,000
March 6, "	176,869	500	1,142	13,358	5,577	37,064	\$19,438	150,000
April 1, "	182,288	500	1,150	1,902	5,865	45,248	19,438	150,000
May 1, "	166,417	500	.....	25,288	3,057	52,246	9,438	150,000
June 1, "	188,712	500	4	113	1,556	36,866	9,438	150,000
July 1, "	185,238	500	437	58	4,038	47,294	9,438	150,000
July 31, "	160,970	500	564	16,119	3,917	47,455	9,438	150,000

TABULAR STATEMENT—Continued.

Date.	Circulation.	Unclaimed Dividends.	Surplus.	Profit and Loss.	Taxes.	Interest on Stocks.	Due to Banks and Bankers.	Due Depositors.	Contingent Accounts.
August 1, 1853.....	\$100,000	\$16	\$4,174	\$5,729	\$994	\$2,925	\$13,751	\$91,661	.....
September 3, "	100,000	14	4,174	7,068	994	2,925	2,325	95,366	.....
October 1, "	100,000	14	4,174	8,944	994	2,925	4,898	101,464	.....
November 7, "	97,000	8,594	5,738	.....	1,455	.....	8,855	89,252	\$700
December 5, "	97,500	332	5,738	1,877	1,455	1,581	17,612	77,357	700
January 2, 1854.....	97,000	218	5,738	3,281	1,455	2,925	13,730	73,683	700
February 6, "	97,000	126	5,738	5,415	1,455	2,925	8,447	54,895	280
March 6, "	100,000	126	5,738	7,061	1,455	2,925	15,464	64,720	.....
April 1, "	100,000	126	5,738	9,148	1,455	2,925	11,586	69,713	.....
May 1, "	100,000	4,116	1,650	.....	1,815	.....	16,056	70,955	1,354
June 1, "	99,986	282	1,650	2,672	1,815	1,581	5,142	62,708	1,354
July 1, "	99,986	276	1,650	4,872	1,815	1,581	6,547	72,935	1,340
July 31, "	99,986	126	1,650	7,063	1,815	2,925	9,397	58,661	1,340

VIII. BANK OF COMMERCE AT CLEVELAND.

CLEVELAND, August 1st, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio* :

STR:—The enclosed statements will afford you a full insight into the condition of the Bank of Commerce at Cleveland.

The Bank has been in the hands of the present proprietors about two years. I can but repeat my repugnance to the purchase of chartered franchises. The State of Ohio should guard zealously against such transfers. In this case no bonus seems to have been paid, nor does the public suffer by the change ; and yet in the opinion of the undersigned, well knowing that the managers of a Bank are the ones who give it stability and success, no such entire transfer of its franchises should be allowed, except by the leave of the State. Under the new constitution of Ohio no new Banks can be made except by a vote of the people ; and yet this provision might be evaded by the buying of old charters, which are scattered over the land by the broad-cast former liberality and prodigality of granting special charters.

The present proprietors of the Bank of Commerce are, all but two, residents of Ohio ; and so far as they are known to the undersigned, they are men of actual wealth, who have actually invested money which they have to lend, in the Bank. We find therefore no indebtedness from stockholders, and but small indebtedness of directors and officers. One of the stockholders, a New York Broker firm, finding the Bank unwilling to accede to the purpose for which they took the stock,—that of having the use of the funds of the Bank in New York City,—will doubtless soon sell all its stock, and then there will be but one foreign stockholder.

The condition of the Bank at this time is a very strong one. One month ago it was the reverse, so far as ready cash means are concerned. Such sudden fluctuations in the means of a Bank are not evidence of good management ; but in this case it seems to have occurred but once in twelve months, and was, doubtless, caused by the tempting high price of exchange and specie. The discount list was then very high ; and the difference between it on the 1st of July, and the last of this month, leads to an easy explanation.

The Bank includes on the "resources" side of its statement, the premium which the stocks cost the Bank at the time of purchase. I think the practice hardly a good one. The nominal amount only should be put down, and then an accruing account kept, with which gradually to cover the loss. This Bank has commenced to do so, and I trust the commendable purpose will be persevered in.

The Bank has no suspended debt, none in suit, and don't expect either ; a fact, which speaks strongly for the good business qualities of its officers. The Bank is, however, but new, and losses do not generally happen so soon.

I have strong reasons to believe, that the arrangements about interest for deposits east are deferred under advice from their attorney, and that this is connected with some of the tax questions.

That every Bank I have yet examined, has in the past more or less paid out small notes of other States, is my expressed belief, and such I think is the fact with this Bank—very seldom doubtless, and it certainly is a matter of great gratification to be assured most positively by the Cashier of this Bank, that his Bank has determined by actual vote, to observe strictly the small note law of last winter. Such a readiness to meet the good intentions of our legislature deserves all praise. No doubt all good Banks will follow this lead.

The arrangement to pay her proportion of the tax suit now before our Supreme Court, is doubtless the same one alluded to by the Cashier of the Stark County Bank ; and I take it for granted that the Merchants' Bank of Massillon is under a similar agreement.

I have nothing further to add in reference to the special condition of this Bank, except, that I found its books kept in the best possible manner, exhibiting most clearly and with great facility all its affairs. The officers displayed the utmost willingness to have every item scrutinized.

I think the Bank in a healthy condition, one deserving the confidence of its stockholders and customers. May it never hereafter be lured from the path of strictly regular and legitimate Banking, and thus forever preserve a continuance of this confidence.

All of which is most respectfully submitted,

CHARLES REEMELIN.

N. B. This Bank too, as you perceive coincides in the rumor that public officers deposit with brokers.

STATEMENT OF H. B. HURLBUT, Cashier of the Bank of Commerce in Cleveland, as elicited by the examination of said Bank by C. Reemelin, agent, appointed by Auditor and Secretary of State.

This Bank was organized 29th August, 1851, under the law "to authorize Free Banking."

The original capital of the Bank was..... \$25,000

The present capital of the Bank is..... 100,000

The original stockholders were:

NAMES.	Residence.	Shares.	Amount.
Alfred Kelley.....	Columbus,	80	\$4,000
Thomas Kelley.....	Cleveland,	70	3,500
Charles Hicox.....	"	70	3,500
M. Barnett.....	"	70	3,500
Parker Handy.....	"	70	3,500
Samuel Williamson.....	"	70	3,500
Franklin T. Backus.....	"	70	3,500
		500	\$25,000

The charter was purchased September 7th, 1852, and is now owned by the following named persons, all but two of whom reside in Cleveland, viz:

NAMES.	Residence.	Shares.	Amount.
H. B. Hurlbut.....	Cleveland,	404	\$20,200
Parker Handy.....	"	100	5,000
Amasa Stone.....	"	300	15,000
Henry Harvey.....	"	300	15,000
Joseph Perkins.....	"	300	15,000
S. Witt.....	"	200	10,000
Wesley & Cowalsky.....	New York,	200	10,000
Jesse F. Tender.....	Cleveland,	36	1,800
James Mason.....	"	50	2,500
Mrs. Abigail Hartford.....	"	10	500
Loyal Wilcox.....	Connecticut,	100	5,000
		2,000	\$100,000

The stock was bought by the present company at par. It would now command a premium.

The present officers are, Parker Handy, President, nominal salary \$500; H. B. Hurlbut, Cashier, \$2,000 per annum.

Parker Handy, H. B. Hurlbut, Amasa Stone, Joseph Perkins, H. Harvey,	}	Board of Directors, all of whom reside in Cleveland.
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The business is managed by the Cashier and President, assisted by the Board of Directors, one of whom is always consulted on new discounts.

The indebtedness of the officers and directors is:

As principals and sureties \$4,000 00

None of our other stockholders are indebted to this Bank.

The cash funds consist as follows, viz:

American Gold.....	\$9,933 00
Foreign "	434 00
Silver.....	58 43
	\$10,425 43
Bank notes—Eastern	713 00
“ Ohio.....	6,487 00
“ Indiana and Western....	5,408 00
	12,608 00
Cash items.....	262 51
	\$23,295 94

The entire circulation obtained from the Auditor of State is.....\$73,982 00

Of which unsigned on hand.....\$1,005

“ redeemed “ 10,935

11,940 00

Actual circulation at present.....\$62,042 00

To redeem which we have specie as above.....\$10,425 43

Eastern deposits subject to sight draft..... 29,678 87

\$40,104 30

To secure our circulation there are deposited with state Auditor \$73,988 15, all Ohio 5's and 6's.

The condition of the Bank on Monday morning, July 31st, was as follows, viz:

RESOURCES.		LIABILITIES.	
Ohio State Stocks (Dep'd,)	\$80,194 82	Capital Stock.....	\$100,000 00
Cash—Specie	9,785 35	Circulation	72,977 00
“ Bank notes	19,613 17	Contingent account.....	260 48
“ Own notes.....	16,612 00	Profit and loss	3,658 91
Expenses.....	1,852 12	Interest accrued	2,276 85
Personal property.....	2,199 21	Exchange	2,350 62
Bills discounted	124,655 97	Due to Banks & Bankers,	12,309 78
Notes discounted.....	28,274 20	“ Eastern Banker for	
Due from Banks & Bankers,	7,293 54	time draft.	10,965 00
Eastern exchange.....	29,009 27	“ Depositors.....	108,590 01
	\$313,388 65		\$313,388 65

Our Ohio State Stocks are put down in the above statement at cost, and are believed to be worth that amount in market now.

We buy eastern time exchange, and discount such bills, common interest (six per cent.) off—we charge no other discount whatever.

For bills payable at places where the money current there is no better than our own, we charge our customers six per cent. interest; transient persons one-fourth to one-half per cent. in addition, which we think about covers expenses.

Our eastern exchange arises from bills purchased and discounted at our counter, and they consist of bills based upon shipments of merchandize to the eastern cities. We buy very few transient bills. We send home eastern notes and get exchange in that way.

The rate of exchange in the east is now one and a fourth per cent., which is higher than it has ever been since we organized. High rates of exchange operate against Banks of issue, as it drives home their circulation—the common practice being to redeem circulation presented by brokers, with eastern exchange, when we do not wish to pay specie. We at this Bank generally pay specie for our notes.

The general rate of exchange has been one-half to one per cent. It might be maintained at from one-half to three-fourths if our circulating medium were generally sound,—that is if we had our own circulation.

Our exchange is sold as already explained. We sell only our surplus to outsiders. We wish to keep enough to answer the wants of our customers.

One bill was paid at the counter when protested, and then protest, cost and exchange was charged. All our bills are sent forward for collection before maturity, and are never intended, by any kind of previous understanding, to be paid here.

We sell time drafts but seldom, and if it is ever done, it is to cheapen exchange for our customers. We have once anticipated our eastern exchanges for some thirty days say \$8,000, but in all other instances we keep a balance due us there. We do not as yet get interest from our eastern deposits, but expect to make a definite arrangement soon. Our business is with the Metropolitan Bank, to which all our bills are sent. We have a broker there who occasionally transacts business for us. The firm is one of our stockholders.

In our discounting line we never charge more than six per cent. interest. We never agree to renew paper, and never do it except from necessity, and then if deemed necessary, get additional security. The paper we discount and the bills we purchase are for short dates, and are such as arise from the trade of this city and vicinity. I believe every dollar of our notes and bills discounted is good, and we expect no loss whatever.

We have no suspended debt, nor any in suit. Our profits we divide closely at each period. We intend to keep a surplus to meet depreciation in stocks and possible losses.

Our accounts with other Banks arise from collections made for us by them, and by us for them. We have no arrangements by which by regular exchange our notes are circulated for others sent to us. We have received no money for circulation, either directly or indirectly, from Indiana Banks, nor have we any accounts with them.

We pay out our notes with a view to a circulation on discounts. We intend our paper to get as far out as possible, and have to-day for instance, discounted with a view to get some of our paper to Minnesota. We once in a while send small amounts to other Banks with a request to circulate them, and particularly do we do so in payment of balances.

None of our officers, directors or stockholders, are interested in other Banks out of this State, that we know of; at least we do no business with any of such institutions.

We allow interest only on deposits, where they are for a fixed time and for considerable amounts. This interest varies from four to six per cent. No interest is allowed on current accounts. We have no certificates of deposit in the similitude of Bank notes, and every certificate issued is for an actual deposit, and never for round sums, unless the deposit is such.

No public officer deposits with us. We understand that our County Treasurer deposits with brokers. We have no desire for public plunder, and generally eschew politicians.

We do not as a general thing, pay out small notes of other States at our counter; we send them home. Our small Indiana and Kentucky notes we send to Cincinnati. We have paid out such small notes to persons who asked us for them, but this has been seldom. We never pay them on discounts. We intend in October next to comply with the small note law of last winter.

We have no rail road debts.

We have listed for taxation and are awaiting an amicable final decision of the Supreme Court, as to our duties to complete our tax list. We do not litigate with the State except the amicable suit referred to, nor have we joined any combination to litigate the tax question with the State. We have agreed to pay our quota of expenses in the above suit.

We have no real estate. We hold no mortgages. We hold no rail road stock or bonds nor other stocks, except the stocks deposited with the State.

H. B. HURLBUT, *Cashier.*

Subscribed and sworn to this 1st day of August, A. D., 1854, before me.

G. A. HERRICK, *Notary Public.*

MONTHLY TABULAR STATEMENT of Bank of Commerce, Cleveland, from August 1st, 1853, to July 3 st, 1854.

Dates.	Stock.	Expenses.	Personal pro- perty.	Bills discounted.	Notes discount- ted.	Due from Banks and Bankers.	Eastern Exchange.	Specie.
Aug. 1, 1853	\$76,233 07	\$1,165 01	\$1,363 21	\$29,240 74	\$38,885 63	\$17,611 61	\$12,980 68	\$15,179 91
Sept. 5, "	65,383 07	1,579 43	1,363 21	36,674 45	42,263 27	22,076 19	19,667 06	14,224 68
Oct. 1, "	68,040 57	1,657 76	1,363 21	42,288 49	77,228 06	8,553 11	12,132 44	11,118 96
Nov. 7, "	73,387 82	.....	1,363 21	46,473 09	33,670 56	16,564 88	20,965 88	17,030 07
Dec. 5, "	73,387 82	69 92	1,363 21	34,666 96	15,570 71	13 8 9 76	10,75 25	8,733 82
Jan. 3, 1854	73,387 82	199 39	1,363 21	36,001 78	23,565 62	4,335 39	12,621 85	9,117 30
Feb. 6, "	56,387 82	633 94	1,496 21	30,237 02	29,110 00	4,551 01	12,509 20	9,656 28
March 6, "	65,194 82	861 37	2,196 21	47,213 19	14,950 00	3,282 90	6,213 87	12,743 59
April 1, "	65,194 82	940 48	2,199 21	62,738 27	63,345 47	6,815 39	4,595 33	11,518 10
May 1, "	65,194 82	1,289 07	2,199 21	51,679 14	83,081 79	6,520 48	19,315 87	10,892 89
June 5, "	70,194 82	1,473 78	2,199 21	38,981 13	97,137 50	6,529 66	7,720 12	9,135 78
July 1, "	80,194 82	1,507 54	2,199 21	51,458 86	120,783 61	5,258 01	698 81	8,287 49
July 31, "	80,194 82	1,852 12	2,199 21	28,274 20	124,655 97	7,293 44	29,009 37	10,425 43

TABULAR STATEMENT—Continued.

Dates.	Notes.	Circulation.	Due to Banks and Bankers.	Deposites.	Interest and Exchange.	Profit and Loss.	Capital Stock.	Contingent Account.
August 1, 1853.....	\$7,462 00	\$75,011 00	\$6,920 05	\$139,577 02	\$7,166 58	Cr. \$2,236 88	\$25,000 00	Dr. \$400 00
Sept. 5, "	20,080 00	68,011 00	29,618 20	121,724 07	7,623 33	Cr. 2,236 38	25,000 00	
Oct. 1, "	7,151 00	68,011 00	55,109 65	94,370 70	8,195 42	Cr. 2,236 38	25,000 00	Dr. 332 15
Nov. 7, "	16,239 00	68,011 00	39,061 93	123,046 44		Cr. 697 51	25,000 00	Dr. 332 15
Dec. 5, "	12,174 00	68,011 00	11,268 97	195,671 35	301 95	Cr. 697 51	25,000 00	Dr. 132 23
Jan. 3, 1854.....	4,055 00	48,011 00	5,816 83	87,868 77	744 67	Cr. 697 51	25,000 00	Dr. 133 23
Feb. 6, "	11,356 00	38,561 00	16,921 87	72,891 24	3,139 93	Cr. 2 49	25,000 00	Dr. 94 23
March 6, "	11,321 00	47,700 00	3,873 98	92,217 95	3,620 57	Dr. 3,182 87	25,000 00	Dr. 104 23
April 1, "	22,821 00	46,192 00	4,146 46	91,647 78	4,753 83	Dr. 3,179 83	100,000 00	Cr. 173 43
May 1, "	12,462 00	55,158 00	7,269 09	85,229 55		Cr. 2,263 63	100,000 00	Cr. 180 23
June 5, "	12,584 00	63,973 00	6,181 92	77,299 14	1,350 60	Cr. 2,263 63	100,000 00	Cr. 180 23
July 1, "	1,771 00	61,026 00	6,487 43	105,910 74	3,215 86	Cr. 2,263 63	100,000 00	Cr. 260 48
July 31, "	23,293 00	72,977 00	14,709 78	106,190 01	4,612 47	3,658 91	100,000 00	Cr. 260 48

IX. PICKAWAY COUNTY BANK, AT CIRCLEVILLE.

CIRCLEVILLE, August 18, 1854.

HON. WM. D. MORGAN, *Auditor of State*:

SIR:—The statement herein enclosed to you will give a full insight into the condition and management of the Pickaway County Bank at Circleville.

This Bank is the successor of the Savings Institute, formerly in business at the same place, whose charter is not yet, however, formally abandoned. I have not the means now at hand to ascertain whether there is any law in this State producing a forfeiture of chartered privileges for *non user*. The fact that bank charters are frequently bought and sold in this State, and the evident propriety that the State should know what chartered privileges are actually in existence, and how they are used, suggests the importance of such a law, if none exists, and its rigid enforcement in this and all other cases, if it does exist. It will readily suggest itself to you, how convenient it might be to institutions in certain circumstances to fall back upon such an old charter, and how such a double corporate existence might perplex legal proceedings. This bank regards the old charter as obsolete, and doubtless would agree to its formal surrender, if required. I suggest this, so that, through your office or that of the Attorney General, the requisite steps may be taken.

This bank has the largest number of stockholders of any bank I have yet examined, and all reside in this State. The bank has also very large deposits; and these two facts, when taken together, exhibit in a very clear light the undoubted fact that this bank is located in the midst of a very wealthy community. The farmers about here are large cattle raisers, and the farms are generally yet in large tracts, and they consequently impart to everything around them obvious solidity. The high prices which all kinds of meats have borne for several years, have steadily increased the wealth of this section of country. This has led to considerable speculative movements, and the sudden fall in the price of the staple products in this section of the country, as well as the almost certain further decline therein, make me doubt whether the very confident assertion of the Cashier, that every dollar of their notes and bills discounted will be collected, will be sustained by future events.

The bank discounts but little home paper. Almost its entire business consists of bill brokerage, much of which is forced into that line of business for very obvious reasons. A cattle dealer, or a produce merchant, when he borrows of this bank, offers it a bill—never a note, because he well knows that note discounting is no longer a business of banks hereabouts. He therefore agrees not only to pay it legal interest, but he abandons at the same time the premium on the exchange, which is the result of his business, and which is a part of his legitimate profit. And so well established is this understanding, that this same person, if his contemplated business should not enable him to place the money in the East in time to meet the bill he gave to the bank, at once comes forward, gives a new bill, and pays the then current rate of premium. That a great many of the transactions of the bank at this time, whenever eastern exchange is above one per cent., and where a sixty day bill is discounted, are actually in violation of the act to restrain banks from taking usury, admits of no doubt in my mind, if my construction of the act be correct. I instance but one transaction to illustrate my meaning, from many similar ones.

May 16th, 1854, a Mr. F. W. Robinson gets a bill discounted for \$5,000. The proceeds are applied to the payment of a bill he had previously discounted. The bank charges him one and a half per cent., the highest current rate of exchange, and common interest as usual. The books of the bank exhibit many similar trans-

actions. Thus bills are frequently recalled, and in other instances again exchange is sold to the debtor at the counter of the bank, to meet his bill east. The exchange east costs the bank par, since it receives interest for its funds in the east, and it is only through this bill brokerage that the bank is enabled to pay regular ten per cent. annual dividends, and also allow interest on deposits and pay taxes. The bank also makes a considerable sum by discounting domestic bill, for which it invariably charges one per cent. in addition to legal interest. From this line of discounting arise the heavy bank balances due to the bank from Ohio banks and bankers, for which the bank gets interest, and which are convenient to it, because they are deemed available at sight draft, and are therefore regarded as a fund to draw for in case of emergency, if its depositors should make a run upon the bank.

I have not heretofore reported the fact that all the banks I have examined charge interest in advance as allowed by law, and that in every case the three days grace are also charged for. This is also true of this bank, and we may therefore regard the three days grace as actually abolished in Ohio. The amount thus saved is a considerable item.

This bank has evidently more means than it can well employ at home,—that is to say, more means than its home bill brokerage would absorb. Whether it might not find ample opportunities for discounting notes and other home paper at the legal rate of interest, I do not know. The bank wants to make at least ten per cent. for its stockholders, and to this point every nerve is strained. It cannot do so on regular domestic loans at six per cent. (even with interest in advance,) and hence we find that the banks of this city draw to themselves, by offers of liberal interest for deposits, all the surplus capital of the surrounding country, and by employing it in bill brokerage, make for its stockholders the reported dividends. The following advertisement will illustrate this:

BANK OF CIRCLEVILLE.

This institution pays a liberal rate of interest on current or time deposits.

Buys and sells exchange on the eastern cities at current rates.

Drafts on England, Ireland and the principal European cities, for sale in sums to suit purchasers.

June 29th, 1854.

The bank I have just examined evidently goes abroad for the employment of much of the means thus drawn to itself. It not only permits, as already stated, balances to accumulate at other Ohio banks, but it discounts also for distant parties.

For instance, it discounted a bill for \$5,000 for Mr. Tallmadge, of Lancaster, connected with the Hocking Valley Bank, of which the Cashier of the Pickaway County Bank is also a stockholder. \$2,000 of the proceeds of this discount are sent in notes of the Pickaway County Bank to Mr. Weakley, Cashier of the Indiana Bank in Upper Wabash—of which Mr. Tallmadge is chief proprietor, and he is directed “so to dispose of the notes sent him that they don’t fall soon into the hands of sharks”—which term I suppose means *brokers*. The Cashier of the Upper Wabash Bank acknowledges receipt, August 11, 1854, and says:—“They shall have a diffuse circulation, as I shall pay them out in small sums to farmers on grain checks.”

A discount is also made to a Mr. Buckingham, in Zanesville, the proceeds sent in the notes of the bank, and “a careful circulation in small amounts” requested.

\$3,000 are sent to a Mr. Cochran, a Cashier in Illinois, and \$4,000 to a Mr. Piatt, also in Illinois,—both in the notes of the bank, and as the result of discounts. The assertion of the Cashier, therefore, that the bank does not send its notes away for mere circulation, may be strictly true; and yet the conclusion is forced upon my mind that discounts might be found nearer home, if “circulation” were not the chief motive of such transactions. The City Bank of Columbus also acknowledges the re-

ceipt of \$1,000 of the notes of the Pickaway County Bank. Other instances might be named, since such transactions are frequent. I say, therefore, that the domestic bill discounts,—that is the bills discounted on other towns of the State and the west,—the consequent accumulating bank balances, and the discounts for persons not in the immediate vicinity of Circleville, demonstrate that the bank goes abroad for the employment of much of its capital. Whether this is done at the expense of any home demand for loans, I cannot tell, since I had no means of ascertaining the facts. I did not go into the streets to inquire, but in several conversations between others—at which I was casually present, and in which I did not participate—I heard complaints “that interest had doubled as a result of the policy pursued by the banks of Circleville, and that a loan at common interest was out of the question.”

Much of the exchange too, which the business of the customers of the Bank creates, both that which is created artificially, and that which is the result of regular trade, is sold abroad. The present high rates of exchange are, as is clearly evident when we consider all the circumstances, artificial; and whether intentional or not, produce large profits to the Bank. This whole subject I reserve, however, for further remarks in my general report, as there I can group more fully all the facts which bear upon this, in my humble opinion, most vicious portion of our present moneyed transactions.

The Bank is now preparing to use a part of its *surplus* funds (not, as is asserted, because it wishes to escape taxation,) in the establishment of a Bank at Monticello, Indiana. \$50,000 of Virginia six per cent. stocks are purchased for that purpose. They are the property of the Bank, and how the Bank expects to escape the taxes for them I am at a loss to determine. Whether the circulation obtained thereby under Indiana laws—but actually employed here in Ohio as auxiliaries in the shuffle of Bank means—are taxable here, is another question. While I was at the neighboring “Bank of Circleville,” I found the President of such an Indiana Bank—the North Western Bank of Bloomfield, Indiana—busily employed in signing the bran new bills of his Bank. I saw a lot of such new bills at the Pickaway County Bank. Evidently, Ohio was the issuing point, and not Indiana. Such, doubtless, will be the case with the new Bank at Monticello, as it is the case with Kentucky Trust and Connersville at Cincinnati. The capital of Ohio depositors furnishes the means, and their trade the profit. But this subject too, in its more general bearings, I must leave for my general report.

You will notice that this Bank is also a willing instrument in the hands of B. F. Sanford, who drains Ohio of its Eastern exchange for his Kentucky Bank. The Cashier gives the amount at \$5,000 per annum of each of the Banks of Connersville and Kentucky Trust. I have good reason to believe that ten times that amount is nearer the mark.

July 20th, 1854, the Cashier of the Pickaway County Bank writes to A. G. Sanford, Cashier of the Savings' Bank of Cincinnati: “I shall take pleasure in complying with your wishes with reference to the further circulation of your notes, say \$2,000 per week—remitting therefor to New York seven days after receipt. For a reason, however, which I prefer not now to mention, advise only to send half the amount.”

The reason here left in doubt was the fact, that the Bank needed all the exchange it could spare to buy the \$50,000 of Virginia stocks to start the Indiana Bank with.

The stockholders and the regular depositors at this Bank are not, as a general thing, “borrowers.” This is evident from the indebtedness of the officers and stockholders. The debt of the heaviest debtor of the Bank amounts to about \$21,000.

That in my opinion the Bank is at this time in a perfectly sound condition, and capable of redeeming with facility all of its circulation as fast as it may be presented, is a fact which should be duly stated. Its deposits too could doubtless be paid without great embarrassment, since a great portion of them are time deposits, for which the Bank can prepare. These heavy deposits are a peculiarity of this Bank, and the other Bank at Circleville. These depositors are a species of special stockholders, whose profits are fixed, and who share in the general risk of the Bank, but are exempt from its minor vicissitudes. This fact leads to general reflections as to Banks furnishing capital to the people, which will be more properly treated in a general report. The amount deposited and drawing interest at both the Banks of Circleville cannot be much less than a million. A comparison with the amount listed for taxation might lead to information from which the fidelity of the tax lists generally may be judged.

The Bank is very ably managed by its Cashier, assisted as he is by the President, and not unfrequently by some of the directors. It is only through the most adroit and efficient use of all its means that ten per cent. dividends are realized. The Bank pays eight per cent. interest in a good many instances, and the extra profit it makes in confining its operations almost entirely to buying and selling exchange—through which twelve per cent. and more is made from means for which eight per cent. is paid—enables it to declare such dividends. The act to restrain Banks from taking usury works as variably as it is differently interpreted. These dividends are a close division of the profits made, and no surplus has as yet accumulated. The Bank has however reduced the premium it paid for the stocks deposited with the Treasurer, somewhat, and intends to gradually wipe it out.

The Bank has listed for taxation according to law, and intends to comply with the small note law of last winter, and has thus exhibited a willingness to comply with the law, which deserves due commendation.

You will observe that here, too, the public officers keep their accounts at Banks not subject to my examination, and I can add that no one doubts the fact that from their accounts they draw interest. How the real facts could be fully reached is a matter of great interest to the people at large; and I can but hope that the law officers of the State will find some means to do so.

The books of the Bank are well kept. Some of the accounts might be more intelligently named, so as to convey a clearer understanding of their nature, and it would not be amiss if in its discount list were recorded not only the interest made, but also the premium subsequently realized, and the charge for collecting domestic bills.

That this Bank, like all others, is anxious to make as good a show to the public as possible, through its quarterly statement to you, is to be expected—and I was not surprised to find that on August 2d, \$6,000 in gold were ordered from Cincinnati, to be here the Saturday preceding the quarterly statement. The gold was not temporarily borrowed, but was paid for, and is now with the Bank. I cannot but wonder, however, that a Bank so strong as this should not be able to resist the temptation of trying to make a still stronger statement.

On the whole, I can say cheerfully that the Bank pays due regard to being always able to redeem its circulation. It is also very careful to be constantly in funds with which to meet the demands of its depositors. The Bank is ambitious to occupy a high rank for legitimate and safe banking. Its managers are men of means, and if ever this high endeavor is lost sight of, it is from the all-absorbing desire to have a regular ten per cent. dividend from high profits. The officers afforded me every facility in my examination, and if I have been misled as to the fact of the safety of the institution, it is the result of the difficulty of judging any

banking institution in so short a time as I have been able to devote to it. This is especially true of the debts due to the Bank. Their character (and herein lies, after all, the true criterion of the Bank,) I can but judge by the amounts—the shortness of the paper, and similar general inquiries. What this Bank may be in future, depends greatly whether its managers suffer themselves to be drawn to any great extent into the alluring path of Indiana Banking. Profits are there in sight which may tempt them to a departure from the rules of prudence and legitimate banking.

Most respectfully yours,

CHARLES REEMELIN.

STATEMENT OF OTIS BALLARD, jr., *Cashier of the Pickaway County Bank at Circleville, as made to C. Reemelin, agent, appointed to make the examination of this Bank, in reply to his inquiries.*

This Bank was organized July 9th, 1851, under the act "to authorize free Banking."

The original capital subscribed was.....\$77,500 00
It now amounts to 199,000 00

The following were the original stockholders, all of whom are residents of Ohio and this vicinity :

NAMES.	AMOUNT.	NAMES.	AMOUNT.
M. Brown	\$2,200	J. A. Troup.....	\$2,200
James R. Hulse.....	3,000	James E. Rice.....	4,000
Samuel Rogers.....	19,000	Jacob Whiteman.....	500
Dr. O. Ballard.....	1,500	Joseph Foust.....	300
Elias Benton.....	500	J. H. Rector.....	1,500
Joash Miller.....	500	George Tallman.....	2,000
J. T. Willson.....	3,000	D. Pierce	500
Hanson Rock.....	4,700	O. Ballard, jr.....	1,000
Samuel Ruggles.....	2,000	John Kirkenthal.....	1,000
Titus Dungan.....	1,100	George Ambrose.....	1,000
Steven Kinnear.....	500	Joseph Hurst.....	1,000
A. C. Penniman.....	500	James B. Parcells.....	500
R. D. Atwater.....	2,000	George Halderman.....	100
M. Bright.....	200	Joel Hussy	300
Mary C. Morris.....	50	Martha Thomson.....	1,000
Thomas Durgea.....	1,000	John R. Rector.....	1,000
John Leist.....	1,000	Henry Rector	500
Wm. S. Rector.....	1,000	Amos D. Rector.....	500
Spencer Rector.....	500	Wesley McAllister.....	1,000
Daniel M. Pontius.....	1,000	Wm. K. Rogers.....	1,150
Edward Rector.....	1,000	Samuel Rogers, Trustee.....	1,000
John Stewart.....	1,100	John Boggs.....	1,000
McRay & Co.....	500	M. C. Evans.....	1,000
F. Cogswell.....	1,000	John R. Wilson.....	100
S. A. Moore.....	3,000		
Joseph Shoemaker.....	1,500		
			<u>\$77,500</u>

Of this amount on August, 18, 1851, there was paid in \$64,005.

This Bank is the successor of the Savings Institute at Circleville, whose capital was \$25,000, of whose charter no formal surrender has been made, but we do no business under it. The amount of capital we report is actually paid in. We have a subscription of \$1,000 which we do not report.

The present stockholders are:

NAMES.	AMOUNT.	NAMES.	AMOUNT.
Samuel Rogers.....	\$34,650	Samuel Rogers, Trustee.....	\$1,050
James R. Hulse.....	10,000	McRay & Co.....	500
James E. Rice.....	10,100	John Boggs, jr.....	1,000
J. T. Willson.....	3,000	F. Coggswell.....	3,500
Hanson Rock.....	9,600	M. C. Evans.....	1,000
S. A. Moore.....	4,500	Mary Gibson.....	1,000
Joseph Shoemaker.....	1,900	Titus Dungan.....	1,000
Marcus Brown.....	3,500	Fletcher Stewart.....	500
Elias Benton.....	2,000	C. N. Olds.....	200
J. A. Troup.....	5,500	J. H. Welchhimer.....	300
Joseph A. Roof.....	500	B. N. Spahr, Trustee.....	1,000
Stephen Miller.....	300	A. Nelson.....	1,500
Bethuel Anderson.....	3,000	Levi Allen.....	1,000
D. Pierce.....	500	James A. Hogs.....	3,800
O. Ballard, jr.....	2,400	E. W. Shoemaker.....	100
John Kirkenthal.....	5,000	The following Stockholders are residents of Ohio, and all but three or four residents of this county.	
Stephen Kinnear.....	500	Flora King.....	200
George Ambrose.....	1,000	M. D. Howard.....	1,000
A. C. Penniman.....	1,000	Elizabeth Lutz.....	1,250
Margaretha Groce.....	2,000	Charles Hawkes.....	500
R. D. Atwater.....	2,000	Lucy Fitch.....	200
S. Rector.....	1,200	Mary Ann Miller.....	200
Christina Troutmann.....	700	Lucinda Drum.....	600
Mary C. Morris.....	100	N. S. Gregg.....	40,000
Joel Hussy.....	400	Daniel Pontius.....	1,000
Wm. J. Wolfley.....	2,000	Eveline Everts.....	1,000
Martha Thompson.....	1,000	George Foresman.....	3,000
John Leist.....	1,000	Samuel Pickering.....	200
J. R. Rector.....	1,000	Samuel Marfield.....	250
Henry Rector.....	2,000	Charles A. Elliott.....	6,000
A. D. Rector.....	500	Samuel Evans.....	2,000
D. M. Pontius.....	3,000		
W. McAllister.....	1,000		
Edward Rector.....	3,000		
John Stewart.....	3,000		
Wm. K. Rogers.....	1,300		
			<hr/> \$199,000

The officers at present are, M. Brown, President, salary at the option of the board—about \$300; O. Ballard, jr., Cashier, salary \$2,000 per annum. We employ two regular clerks—one gets \$600; the other \$150.

M. Brown,
Samuel Rogers,
J. A. Troup,
James E. Rice,
James R. Hulse,

} The Board of Directors—owning \$63,700 of Stock.

The indebtedness of the directors is:

As principals.....	\$3,650 00
As endorsers.....	1,350 00

The indebtedness of the Stockholders not directors is:

As principals.....	6,164 75
As endorsers.....	26,670 90

The Directors are all residents of Ohio. The total indebtedness of stockholders is \$37,835 65.

Our stockholders are not stockholders in other Banks, that we know of, except O. Ballard jr., who is a stockholder in the Hocking Valley Bank.

Some of our heaviest stockholders contemplate the establishment of a Bank in Indiana, but the arrangements are not yet completed. The place selected is Monticello, White county, Indiana, which will however not diminish our capital here.

We let our stockholders vote, paying no regard to their indebtedness. We have no stockholders whose indebtedness is past due.

Our Board of Directors meet often. Three of the directors reside at or near Circleville, and these three directors are generally consulted upon all business of importance. All new discounts are passed upon by more than one Officer. Our regular customers deal generally with the Cashier.

The following is the condition of our cash funds, as counted this morning, August 18th:

American Gold.....	\$22,665 00
Foreign Gold.....	247 48
Silver & Copper, (\$15 of the latter,).....	1,588 39
Total of Specie.....	\$24,500 87
Ohio Bank notes.....	\$13,125 00
Eastern Bank notes.....	2,589 00
Western Bank notes, (\$1,460 Kentucky Trust,).....	2,355 00
Cash items.....	143 00
Total Bank Notes.....	\$18,212 00
Total cash funds.....	\$42,712 87

There is a discrepancy between this count and our cash account of \$53.

The Gold and other funds exhibited, are the Bona fide property of this Bank, nor has any of it been obtained with a view to make a more favorable statement. Your visit this morning was quite unexpected to us.

We have received from Auditor of State of our own notes for circulation, exclusive of what we have sent back to be burned up.....\$103,094 00

Of which, not yet issued.....	\$1,950 00
On hand.....	3,439 00
	<u>5,439 00</u>

Actual circulation.....	\$97,655 00
We have on hand specie as above.....	\$24,500 87
Eastern exchange subject to sight draft, Aug. 18.....	61,889 51
	<u>\$86,390 38</u>

The following was the condition of the Bank on Monday morning, Aug. 14, 1854.

RESOURCES.	LIABILITIES.
Cash.....\$53,143 90	Capital Stock.....\$199,000 00
Real Estate..... 3,390 25	Due other Banks..... 5,131 42
Personal property..... 450 00	Due Depositors..... 382,867 91
Notes discounted..... 2,241 96	Notes in circulation..... 101,144 00
Bills discounted.....412,386 80	Profit and loss, being in-
Ohio Stocks.....103,087 76	terest & premium made, 26,460 42
Premium on same..... 596 25	
Due from Ohio Banks..... 41,401 59	
Eastern Exchange..... 95,012 57	
Interest..... 2,892 67	
\$714,603 75	\$714,603 75

The greater part of the Eastern Bank notes we got from a produce dealer at Cleveland, who is in our county buying produce. We have no arrangement for giving Eastern notes any circulation.

The Kentucky Trust \$1,000 package we got from Mr. Sanford, of the Savings' Bank of Cincinnati. Mr. Sanford does most of our business in Cincinnati. We may have received from this gentleman about \$5,000 of Connersville, Indiana, and \$5,000 of Kentucky Trust. I sold him Eastern exchange for it. We have not received any Connersville lately. The money was sent without any solicitation on our part.

We have received no notes from any other Bank for circulation, except in payment of balance due us.

We get our notes in circulation through parties for whom we discount bills, who go West to buy stock of cattle and hogs, and who thereby will give our notes a good circulation. We do not send our notes away for mere circulation.

The real estate and personal property we own is our banking house and fixtures.

We have none of our own stock hypothecated to us.

In discounting Eastern bills we take off simple interest, and never charge additional discount.

For collection bills we charge what we expect will fully cover expenses. We charge one per cent. on Cleveland, and one per cent. on Portsmouth.

Our Eastern exchange we now sell at one and a fourth—we sold it last winter as low as three-fourths, but generally at one per cent. The premium we thus obtain is additional profit beyond simple interest.

We now get interest (5 per cent.) for our deposits in the East.

Our Eastern exchange arises chiefly from bills purchased and discounted at our counter, and these bills are the principal result of our cattle and pork trade.

We sell our exchange to any body that wants it. Much of it goes to our merchants; some to farmers who go west to buy land. We also sell to Banks and Railroads. We have sold none to the State. We always have exchange enough for our customers. Our rates are not entirely uniform. We sell to our depositors at more favorable rates, according to the supply at times, than to outsiders. We charge the Banks the same rates as our customers.

We never buy or discount bills on the East, nor on any other place, with a view to having them paid here. Such things have occurred—that is, we have sold parties exchange with which to meet their bills East. Bills are sometimes recalled.

For instance, a bill we have previously discounted is about due East—we are requested to take up that bill in the East, and to do so we discount a bill for the person, charging current rates of exchange. This occurs frequently, but never by previous agreement.

We discount a bill on the East, say for a cattle dealer, and charge him simple interest. The cattle dealer buys cattle with the money thus loaned him, drives the cattle East, and generally pays his bill on maturity from the sales there made.

Our business in New York is done chiefly with the Ohio Life Insurance and Trust Company, (the New York branch.)

We never anticipate our exchange. We have always a good balance due us there.

We accommodate, to a limited extent, foreign purchasers of cattle and produce.

We discount but few promissory notes, simply because we can't afford to discount at simple interest, and pay taxes, and interest to depositors.

We allow our depositors interest. To our merchants, for current accounts, three per cent.; to one or two whose balances are always considerable, we pay a little more. For time deposits we pay more or less, according to the time they remain here; from three to eight per cent., the latter where it remains one year or more by previous agreement.

No public officer deposits with us.

The balances due us from other Banks arise from collections. Some allow us interest. We keep these balances at Banks for the purpose of having a ready fund to draw on, and still to have it in a shape to draw us a little interest.

We have a small suspended debt of \$200. We expect no loss from our bills or notes, and believe that every dollar can be collected.

We have listed according to law for taxation, and have no suit with the State, nor have we contributed one cent towards the litigation of the tax question by other Banks, nor do we mean to.

We intend to comply with the law of last winter against small notes. In my opinion the exclusion should have stopped at \$5.

We do not now, nor have we ever paid out the small notes of other States. We send the Western to Cincinnati for redemption. At times when we were entirely out of Ohio small notes a very trifling amount may have been paid out.

We have declared a uniform dividend of five per cent. every six months, except the first, which was six per cent.—being for a longer period than six months. We divide our net profits close. We have now \$1,000 of a contingent fund.

In our assets we include the premium we paid for our bonds—not, however, as much as the entire premium is now really worth in market.

We but seldom renew paper, except as already explained.

The tabular statement annexed to this is collated from our books.

I wish to add that our County Treasurer has a very small deposit here. He does his business at the other bank.

O. BALLARD, JR., *Cashier.*

Sworn to and subscribed before me, a Notary Public, by O. Ballard, jr., Cashier, as being true to the best of his knowledge and belief, and according to the books of the Bank, this 18th day of August, 1854.

GEO. H. FICKARDT, *Notary Public.*

PICKAWAY COUNTY BANK—ASSETS.

DATE.	Ohio Bonds.	Real Estate and Personal Property.	Notes discounted.	Bills Discounted.	Due from Banks.	Cash Funds.	Eastern Exchange.	Total.
Septem. 5, 1853	\$65,587 76	\$3 212 51	\$769 00	\$270 341 25	\$37 366 94	\$40,013 60	\$49 340 21	\$466,571 27
October 3, "	65,587 76	3,212 51	2,265 68	271,011 51	20,877 30	28,016 10	42 680 77	433 654 63
Novem. 7, "	65,587 76	3,212 51	451 30	258,269 33	17,839 04	27 385 28	43,671 00	
December 3, "	64,087 76	3,212 51	300 00	265,262 99	19,465 37	44,418 53	27,396 66	
January 2, 1854	75,587 76	3,212 51	600 00	261 178 33	33,914 29	33,914 29	22,466 70	
February 6, "	91,087 76	3,212 51	1,500 69	315 672 55	41,653 55	57,480 63	41,310 58	
March 6, "	95,587 76	3,212 51	3,667 02	344 884 99	42,110 82	48,704 12	23,919 98	
April 3, "	95,587 76	3,212 51	3,338 34	392 832 56	20 798 59	45,325 02	26,703 64	
May 1, "	95,587 76	3,212 51	2,503 62	413 452 88	20,743 06	53,957 15	51,063 65	
June 5, "	100,087 76	3,250 01	2,644 81	443,705 82	25,269 13	50,611 36	36,658 78	
July 3, "	103,087 76	3,340 25	3,335 17	436,634 79	21 875 45	40,498 58	73 62 69	
August 7, "	103,087 76	3 840 25	2,241 96	407,206 41	35,921 39	47 320 36	96 778 27	

In the Cash Funds Specie is included. The Ohio Bonds include only the actual amount, and not the premium paid.

PICKAWAY COUNTY BANK—LIABILITIES.

DATE.	Capital Stock.	Due Banks	Due to Depositors.	Discounts, Interest, &c.	Circulation.
September 5, 1853	\$100,000 00	\$1,158 11	\$296,710 24	\$14,465 91	\$57,988 00
October 3, "	100,000 00	203 05	271 445 41	15,099 16	48,458 00
November 7, "	100,000 00	855 44	254 636 21	14 113 14	47 455 00
December 3, "	100,000 00	1,405 72	270 968 83	9 423 43	46 009 00
January 2, 1854	100,000 00	3,113 54	256 632 59	10,954 78	44 536 00
February 6, "	162 650 00	723 95	340 958 99	14,373 17	56,754 00
March 6, "	168 710 00	2,315 41	307 253 81	16 9 5 10	64 42 00
April 3, "	175,510 00	9,233 33	293,140 29	18,409 92	57,94 00
May 1, "	180,610 00	1,150 15	344 121 97	20,103 18	89,197 00
June 5, "	196,560 00	3,283 26	358,433 87	12 016 30	91 784 00
July 3, "	19 069 00	4,145 05	376 119 68	15,477 81	89 44 00
August 7, "	199,000 00	2,457 35	387,018 04	22,759 13	90,350 00

X. COMMERCIAL BANK OF CINCINNATI.

CINCINNATI, August 26th, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—The enclosed statements of James Hall, President of the Commercial Bank of Cincinnati, will give you the principal items desired from that officer during my examination of that Bank. I take the liberty to accompany the same with some further explanations of my own.

The Bank is owned by three of the most experienced Bankers of our city; one of whom however, Mr. Buchanan, is a large debtor to the Bank, (\$13,642 96) and has therefore less capital employed in the Bank than Messrs. Hall and Strader.—The actual capital is larger than the nominal, (which is not always the case with Banks,) the Bank having a surplus fund almost equal to its nominal capital. In addition to this, the individual stockholders advanced the \$5,000, for the Stocks deposited with the Treasurer of State. It is also a peculiarity of this Bank to charge all expenditures for office furniture, safes, plates, etc., which other Banks usually report among the items of resources as personal property, to expense account. The actual capital now in the Bank, and to be divided hereafter among the stockholders, unless severe losses occur, should therefore be stated as follows:

Capital Stock subscribed	\$50,000 00
Undivided profits—surplus accrued	46,085 30
Interest and premium accrued	\$21,694 18
Less expense account	9,433 90
	<hr/>
	12,260 28
The Stocks deposited with Treasurer	5,000 00
Personal property, safe, office furniture, etc	5,000 00
	<hr/>
	\$118,345 58

Making the stock worth 237.

The Bank has divided \$82,100 in nine years, which, on the actual capital of \$100,000, is equal to nine per cent.; and on the nominal, to eighteen per cent; and adding the earnings above exhibited, shows an earning of eleven per cent. on \$100,000—and twenty-two per cent. on the nominal. This certainly proves an efficient management with a view to profit, and naturally raises the enquiry, how this is done when the law allows but six per cent.

The first cause which will strike you in scrutinizing, both the statement of its present condition, and especially that tabular statement exhibiting the movements of the Bank for an entire year, is the large sums which the Bank draws to itself not only from depositors, but as another peculiarity of this Bank, from Banks in this and other states. The Bank has loaned as high as \$100,000 to Tennessee and other southern Banks. Several Ohio Banks also keep balances with her.—The amount of capital thus drawn to the Bank can not average much less than \$400,000. The Bank gets much of this capital at low interest and a good deal of it at none. An average nett profit on this capital of three per cent. will pay all the expenses of the Bank, including taxes, and leave a small profit besides.

When we next examine the discounting column of the Bank, we find that the bill discounting is rapidly increasing and that of notes decreasing. On bills the Bank makes large profits. It charges from one half to one per cent. for all bills upon those places whose currency standard is par with our own—the one per cent. rates being most frequent. But few bills are discounted on which much less than twelve per cent. is made, and this is still more the fact with eastern bills. For such, the Bank in nearly all cases except those noted below, charges simple interest, and then makes the premium besides. On all sixty day bills, therefore, at present rates of exchange, one and a fourth per cent., the Bank makes one and five

eighths per cent. per month, and on all ninety day bills, a little over one per cent. per month. I give hereafter in connection with another question, several cases to illustrate this matter most clearly.

The Bank also employs a considerable portion of its means in dealing in exchange, that is in buying and selling and gathering exchange from Brokers, Merchants and Banks. Much of this is done by collecting Kentucky paper together, and getting exchange for it at less than current rates. Considerable amounts of exchange are also purchased at one-fourth less than the selling price; the capital thus employed being turned very often through the year, and doubtless from the superior knowledge of the Bank as to probable rates of exchange, more than the one fourth per cent. is often realized. Do not understand me as blaming the Bank or its officers for their expertness in making money. It is all done "legitimately" in banking phrase.

You will also notice, that the Bank generally owes large balances to eastern Banks. These accounts are entirely separate and distinct from the eastern exchange account. They are the result of collections made by the Bank for them, and is either drawn for by them or remittance made, in both cases the eastern Bankers paying for exchange.

I have already remarked upon the great variety of interpretations which the law "to restrain Banks from taking usury" receives. I can but report such cases, in which, in my opinion, the law has been clearly violated.

August 22nd, a \$10,000 bill was purchased of a Kentucky Railroad Company, \$40 interest was charged. Exchange was then selling at one and three fourths per cent., and if this rate continues till 8th of September, the Bank will make \$175 premium and \$40 interest, or \$215 altogether, which on \$10,000 for 14 days is about two per cent. per month.

August 17th, a bill for \$1,500, having sixty-four days to run, \$16 interest was charged—exchange then was one and a half per cent. or equal to \$22 50. The Bank therefore makes \$38 50 or \$15 00 in sixty-four days, or one and a fourth per cent. per month.

August 5th, a bill for \$3,000, having fifty-four days to run—interest charged \$27—exchange then was one and a fourth, or equal to \$37 50, making altogether \$64 50—or at least fourteen per cent. per annum.

March 28, a bill for \$622 43 was discounted having ninety-two days to run. Interest charged \$9 54, and one half per cent. discount \$3 11—together \$12 65. Exchange actually realized at one and a half per cent. \$9 35—or at one per cent, the then rate, \$6 22, making a profit of \$18 35, or at least intentionally equal to one per cent. per month, and actually more.

June 29th, a bill for \$10,000 was discounted having one hundred and twenty-five days to run. The Bank charged six per cent interest, or one half per cent. per month; also, one per cent. discount, or one fourth per cent. per month; and it will certainly make one and a half per cent. premium, or three eighths per month, being equal to one and an eighth per cent. per month.

July 10th, a bill for \$10,000 was discounted having one hundred and twenty-six days to run, for which interest and one per cent. discount was charged, and in which the same will be made as in the preceding case.

It is proper for me to state, that very seldom indeed the Bank charged more than simple interest for eastern Bills, the above cases being all I could find. On Nashville, as high as one and a half per cent. was charged and the same rate on equally remote places. I trust early steps will be taken, to give to the law in this case a general and fixed character, and I deem this equally the interest of the Banks and the public. Especially is this necessary, so that all may know whether the "selling rate current at the time of the transaction" shall govern, or the probable rate at the time of maturity. You will perceive, that whether the Bank

claims to discount bills under her charter or under general laws, in either case has she violated the law and committed acts of usury.

Cincinnati is the centre of exchange in the West. The greater part of the exchange sold at this place is the result of trade—though one third of it at least is made by our Manufacturers and Merchants.

The large amount of Tennessee money held by the Bank will doubtless attract your attention. The Bank holds the present amount as an accommodation to two of her principal customers, as I am informed. It cannot however escape the attention of any one examining this Bank, that it is in very intimate business relations with Tennessee Banks. One year ago it was under some kind of arrangement to keep Tennessee paper at par in Cincinnati, hence the large deposits the Bank had from these Banks. But I am told that no such agreement exists now. The Tennessee paper now held is not intended to be paid out by the Bank, but to be returned to the parties from whom it is taken.

The \$743 of counterfeit money, which the Bank has heretofore reported in her cash items, might as well, in my opinion, be charged to profit and loss. I suppose it will be done.

You will notice, that this Bank, like the other two Banks I have examined in Cincinnati, do not use their power of circulation to any considerable extent. They all give as a reason for this failure the high taxes, and yet they pay a higher percentage for capital to Banks and depositors, than the tax they complain of. This proves that the tax is not the cause; on the contrary it is to be found in the fondness of our Banks for a depreciated standard, and their preference for the use of a paper currency for which they are not responsible. I shall take the liberty to recur to this matter in my general report. It is sufficient now to call your attention to a fact, which I learned at this Bank, that the Kentucky Banks take none but their own paper in payment of debts, and that they have thus successfully resisted the influx of foreign paper and secured a circulation to their own. Our Cincinnati Banks have not even made the effort to counteract foreign influences, and have thus failed to carry out their part of the contract—that is, to furnish the people with a currency convertible into specie at the will of the holder—I repeat the Banks have made no effort to comply with their promises—on the contrary they have aided, and some of them now aid, in the circulation of foreign Bank paper. If the Bank had given Cincinnati, and through her to Ohio, a par currency, the people might, perhaps, be appealed to with some propriety, to have the taxes lessened for Banks; but as it is, there is no valid reason for it.

The statement of the President, that he has never been the successful bidder for for the use of the public funds, shows that the practice of the public officers of Hamilton county, has been to huckster the right to use the public funds about from Broker to Broker and from Bank to Bank. I think it a most sacred duty of every public officer to assist in ferreting out this most foul prostitution of the public moneys; and this duty is enjoined not only from motives of public morality, but also for the purpose of securing, for the past as well the future, to the State and the counties the large sums of interest paid to the officers.

This Bank pays out small notes of other States. The excuse offered for this has no doubt, a good deal of foundation in the present manner of transacting business in Cincinnati. The Brokers rule the Banks, and both assist in keeping up a currency which it takes no specie of their own to maintain.

I suppose the question, whether this Bank is a safe one, as to her bill holders, will not be asked, but whether she is safe to her depositors is a pertinent question. The Bank owes, payable on demand, as follows:

Due eastern Banks.....	\$1,233 79
Due other Banks.....	74,771 29
Due depositors.....	323,167 31
	<hr/> \$399,172 39

She has means—available at once,

Cash funds.....	\$80,634 39
Eastern Exchange.....	8,104 02
Due from Banks.....	19,462 00
	<hr/> \$108,200 41

That this condition of the Bank is one somewhat exposed, no one will gainsay. It is however time that the Bank has a discount list of bills receivable, most of it payable within ninety days amounting to \$256,572 80 and yet, however available these may be, the fact is indisputable, that the Bank ventures too often beyond the line where a prudent regard for safety would induce others to stop. And by examining the tabular statement we will find that the Bank has ventured to be in to a much more exposed condition than this. The known wealth of its proprietors, as well as the high reputation her President deservedly enjoys as a skillful financier, enable her to do so. Were the Bank in hands less able to command means at all times, or managed by officers less adroit, I should have serious fears that at some unpropitious time the Bank would find herself in very straitened circumstances. Obviously, the Bank employs its funds closely and chiefly with a view to make money, and to have but little idle capital, and herein the Bank is most successfully managed. The manner of keeping the book and general system of business deserves all praise. The readiness with which the Officers met my inquiries aided me much, and I am truly grateful to them for it. The Bank is in name and reputation an old one, and although really a new institution, derives much of its success in business from the well established reputation of its predecessors and its present officers.

There are some other matters in the accompanying statement, about which I have spoken in former reports. I most respectfully call your attention to these.

I am, most respectfully,

CHARLES REEMELIN.

STATEMENT OF JAMES HALL, President of the Commercial Bank of Cincinnati, as made to Charles Reemelin, examining agent appointed by the Auditor and Secretary of State, in reply to his interrogatories.

This Bank was organized, April 15th, 1845, under the act "to incorporate the State Bank of Ohio and other Banking Companies."

The capital of the Bank is and has been \$50,000, which is all paid in.

The original Stockholders were the following persons all residents of Cincinnati

NAMES.	Shares.	Amount.
Jacob Strader,.....	150	\$10,500
James Hall,.....	150	10,500
John McCormick,.....	150	10,500
Robert Buchanan,.....	10	1,000
J. R. Coram,.....	5	500
James Gorman,.....	5	500
N. G. Pendleton,.....	10	1,000
Rufus King,.....	5	500
A. Harkness,.....	5	1,000
Daniel P. Strader,.....	10	500
	<hr/> 500	<hr/> \$50,000

The present Stockholders are as follows, who are also all residents of Cincinnati.

NAMES.	Shares.	Amount.
Jacob Strader,	163	\$16,300
James Hall,	164	16,400
R. Buchanan,	163	16,300
Rufus King,	6	500
Sarg. Anderson,	5	500
	500	\$50,000

The present officers are James Hall, President, salary \$1,500; Chas. B. Foote, Cashier, salary \$1,500.

The Board of Directors consists of the above named stockholders. We have no salaried attorney.

The discounting is chiefly done by the President, in which he is usually assisted by some one of the directors, and in their absence the Cashier discounts for persons who deal regularly with the Bank. All directors pay more or less attention to the business. Our regular discount days are Monday and Thursday, but we discount daily.

The indebtedness of the directors and officers is \$13,642 96.

The cash funds of the Bank this morning, August 24th, as exhibited to you, are

American Gold	\$1,059 00
Foreign Gold	32 05
Silver and Copper	18 18
Specie funds—being notes of city Banks	768 00

Total of Specie funds	\$1,877 23
Ohio Bank Notes	\$7,084 00
Western, chiefly Indiana and Ky	33,752 00
Eastern	705 75
Southern (chiefly Tennessee,)	11,955 00
Cash items	21,876 57

Total of Bank notes

Total cash funds

The difference between the account thus made up and the amount of cash funds put down in our general statement arises from \$743 of counterfeit notes, which we have not yet struck from our cash account, and the amount of our own notes on hand, which we include and you exclude.

The circulation now charged to us on the Treasurer's

Book is	\$5,360 00
We have of our notes now on hand	3,560 00

Making our actual circulation	\$1,800 00
We have specie funds as above	\$1,877 23
Eastern exchange—subject to sight draft	8,104 02
	<u>\$9,981 25</u>

We have also deposited with the State Treasurer \$5,000 of Ohio State Stocks all six per cents.

The condition of the Bank at this time is as follows:

RESOURCES.	LIABILITIES.
Stocks deposited..... \$5,000 00	Capital Stock..... \$50,000 00
Notes discounted..... 128,769 52	Undivided profits..... 46,085 30
Bills discounted..... 227,803 28	Bank notes on hand..... 3,560 00
Due from Banks..... 19,462 21	Circulation..... 1,800 00
Eastern Exchange..... 8,104 02	Due eastern banks..... 1,233 79
Rail Road Stock (being Little Miami) and stock of Far- ers Bank of Kentucky .. 49,681 52	Due other banks..... 74,771 29
Suspended Debt..... 8,430 83	Due depositors..... 323,167 31
Expense Account..... 9,433 90	Interest accrued..... 11,947 64
Cash—Specie..... 1,877 23	Premium accrued..... 9,746 54
Cash items and notes..... 78,757 16	Protest..... 7 80
	Due stockholders for State Stocks..... 5,000 00
	Bills payable..... 10,000 00
Total \$537,319 67	\$537,319 67

In our State Stock deposited with the Treasurer we do not include the premium they may be worth in market.

We report the Rail Road and Bank Stocks we hold, at par, and we think them fully worth that. They were obtained by the sale of our Banking house, and we intend to dispose of them as soon as we can do so without loss.

In discounting we charge for the actual number of days the notes have to run, including the three days grace—say six per cent. in advance. We never buy notes at an additional discount.

In discounting bills on eastern cities we charge simple interest, the same as on notes. We sometimes do not even charge interest, where the bill has but thirty days or less to run. Our common practice is to take off simple interest.

For such bills as are payable at places where exchange is not against us, we charge besides interest from one half to one per cent., for collection. Bills on Covington we treat as we do our home discounting, charging but simple interest.

All the notes discounted reported in our statement, and not charged to suspended debts, we hold to be good, and believe every dollar will be paid, making allowance for unforeseen casualties. The same is true of the bills. It is our practice to discount business paper only, and we do not furnish capital to persons, believing it our true policy to furnish facilities only. We do not go abroad for our discounts in either our bill or note line, nor do we discount with a view to get our paper circulated. Our discounts are of paper having not over ninety days to run, the larger amount, having the full ninety days to run.

The price of exchange now is one and three fourths,—we are selling at that rate. Exchange has been as low as par this winter—this was however for a few days only. The average price may be said to be from three fourths to one. The present high rate of exchange in Cincinnati is the result in part of the depreciated state of the Indiana Currency. Such of our Banks in this city as do not take Indiana State Stock notes, sell at three fourths. We take most of the notes of Indiana Banks and sell our exchange therefore at general market rate.

We very seldom anticipate our bills maturing in the east. We generally have a balance due us there. We get interest on our account in New York. Four per

cent. Our accounts in eastern cities are chiefly with regular Banks, though we have an account with a private Banker.

We have not divided our profits closely, and now have a surplus of \$46,085 30. Our object in permitting this surplus to accumulate was, and is, to employ the same in our business and in general to strengthen our Bank. This surplus being employed in our business, the same as our capital, makes the rate of our dividends appear larger than they really are. Our dividends, to be rightly understood, should be calculated on a capital of \$100,000.

We do not borrow from other Banks, or Bankers, nor do we lend them. Some of the interior Ohio Banks keep small balances, not to exceed \$10,000 with us as a convenience to their business, and for such we allow interest, not over four per cent.

We allow interest for special deposits only, where they have a specific time to remain, and the rate of interest varies from four to six per cent. We never allow more than the latter rate. Our certificates of deposits are not in the similitude of Bank notes, and are never issued except for the precise amount deposited with us, and are never made payable to bearer.

The stock reported to you as held by our stockholders, is so far as I know, theirs by their own right.

No public Officers deposit with us as such. We have not for several years had any business with the State, nor have we ever been the depository of city or county funds, that I recollect. We have them offered to us frequently, but have never been the fortunate bidder.

The accounts with other Banks arise from reciprocal collections. Not a dollar of our funds is used by any connivance of ours by Brokers. We are hardly able to supply the wants of our customers.

We have to buy a great deal of eastern Exchange to supply the wants of our customers. We buy a good deal of the Banks of Kentucky. We do not make much exchange at this Bank.

We never buy bills on the east or other places, with the agreement to have them really paid at our counter. Such payments are sometimes made, but in such cases it is always an infringement of the original contract.

Very little of our paper consists of renewals. We never renew, except from necessity, and never discount with the expectation of having to renew, as such paper is not desirable, and would be taken in violation of a standing rule of the Bank. A few unavoidable exceptions have occurred.

In my opinion it would not be practicable in this city for each Bank to pay out none but its own paper at its counter.

We have listed our capital and surplus for taxation. We accepted the law, according to which we are taxable upon the actual capital employed by us. We have a suit pending on this matter, and do not deem ourselves liable to taxation under the present general law. We have paid the tax we hold ourselves liable for into Court. Our Bank has not been forcibly entered by the officers. There is no general agreement among the Banks of this State to litigate this matter with the State, to our knowledge. We have always refused to enter into such an arrangement, and stand alone in our suit.

Our suspended debt account is the accumulation of losses met with by the Bank since its organization, of which but little will be collected.

The cash funds shown to you are the actual property of the Bank, and none of them were obtained to make a more favorable statement to you of the condition of this Bank, than is actually the case. We use no funds in addition to our own, except such as we get in the regular course of our business from depositors, debtors, collections for Banks and individuals, and for balances due us from other Banks,

and in selling exchange; nor do we get funds in any other way. We do not, directly or indirectly, circulate for any other Bank in or out of this State, nor are we an agency for any Bank for the redemption of their circulation. The proportion of foreign paper to Ohio is as three or four to one, and Western, especially Indiana, preponderates largely in both our receipts and payments. We pay out promiscuously as we receive it. We assort Bank notes occasionally for our own convenience, or that of our customers, but not often. We have, and do as yet, pay out the small notes of other States. Our intention now is to comply with the the law of last winter. We found it impossible to comply with the existing small note prohibition, as we could not singly stem the current. We held out longer than some of our neighbors.

The following dividends have been declared, viz:

June 12, 1845	\$15,000
Sept. 10, "	5,000
Dec. 9, "	5,000
March 9, 1846	5,000
Sept. 8, "	5,000
Dec. 9, "	5,000
Nov. 5, 1849	5,000
Jan. 21, 1851	12 000
Nov. 4, "	10,000
Nov. 1, 1852	5,000
March 2, 1853	10,100
<hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 82 100	

JAMES HALL, *President.*

STATE OF OHIO, HAMILTON COUNTY, ss.

Before me, a Notary Public in and for said county, this day came James Hall, President of the Commercial Bank of Cincinnati, who being sworn upon the Evangelists of Almighty God, deposes and says that the statements and figures within are true to the best of his knowledge. J. L. AVERY, *Notary Public.*

TABULAR STATEMENT exhibiting the condition of the Commercial Bank of Cincinnati, at or near the first of each month from August, 1853, to August, 1854.

Date.	Stocks Deposited.	Notes dis-counted.	Bills discount-ed.	Due from Banks.	Eastern Ex-change.	R. R. & B'l. Stocks.	Suspended Debts.	Expense ac-count.	Specie.
August 1, 1853.	\$5,000	\$237,560 82	\$158,863 71	\$15,236 70	\$48,229 02	\$2,731 52	\$7,464 86	\$7,377 91	\$15,702 32
Septem. 1, "	5,000	253,170 15	164,884 38	20,233 04	3,184 43	2,731 52	7,464 86	7,861 68	3,278 92
October 13, "	5,000	220,638 44	169,119 19	9,777 12	1,995 30	2,731 52	7,664 86	9,658 71	2,533 93
November 3, "	5,000	218,024 89	165,384 60	23,348 26	702 68	2,731 52	7,664 86	10,131 55	1,202 48
December 1, "	5,000	213,357 74	170,277 17	29,013 26	9,483 97	2,731 52	7,664 86	66 41	1,589 35
January 5, 1854.	5,000	172,305 29	185,057 61	13,932 46	17,297 93	2,731 52	7,664 86	2,570 89	1,947 67
February 2, "	5,000	175,538 56	151,440 24	22,837 53	35,517 83	2,731 52	7,464 86	4,921 75	1,688 35
March 16, "	5,000	179,668 68	194,862 39	20,275 07	12,989 58	2,731 52	5,995 70	5,902 85	1,960 70
April 6, "	5,000	177,470 56	199,339 70	30,013 14	8,639 16	2,731 52	5,995 70	6,932 63	3,749 85
May 1, "	5,000	147,515 27	164,908 92	42,138 21	11,106 24	2,731 52	5,995 70	7,970 96	1,569 87
June 15, "	5,000	123,935 72	166,452 01	41,074 56	48,482 54	2,731 52	5,744 03	7,963 88	4,434 73
July 6, "	5,000	131,556 53	210,952 30	22,123 00	41,225 69	2,731 52	5,744 03	8,903 24	3,072 67
August 3, "	5,000	136,346 96	239,169 88	16,899 06	5,128 98	2,731 52	8,430 83	9,427 47	2,891 33
August 23, "	5,000	128,769 52	227,803 28	19,492 21	8,104 02	2,731 52	8,430 83	9,433 90	1,877 23

There are \$5,000 due to the Stockholders for the stocks deposited with the Treasurer.

a The \$46,950 in the Stock item of Rail Road and Bank Stocks arises from the sale of real estate, and there should be in all the columns since May a similar amount. The real estate was valued in the Books at \$42,455 08.

TABULAR STATEMENT—Continued.

Date.	Bank Notes.	Capital Stock.	Undivided profits.	Circulation.	Due Eastern Banks.	Due other Banks.	Due depositors.	Interest accrued.	Premium accrued.
August 1, 1853.	\$51,009 00	\$50,000	\$43,927 77	\$5,223	\$146 49	\$144,329 60	\$304,308 84	\$12,575 25	\$6,072 15
Sept. 1, "	110,793 00	50,000	43,927 77	5,113	1,907 58	202,233 80	280,045 73	14,551 60	6,879 20
Oct. 13, "	48,695 00	50,000	35,477 77	4,480	30,634 77	93,622 65	197,940 59	15,291 93	7,962 23
Nov. 3, "	49,982 00	50,000	35,567 77	4,060	13,209 40	133,980 19	223,053 93	16,685 81	7,954 70
Dec. 1, "	72,917 00	50,000	50,073 19	3,860	1,773 75	100,071 98	318,706 30	1,199 01	606 21
Jan. 5, 1854.	10,986 00	50,000	49,573 19	3,060	20,672 92	102,708 43	208,219 83	2,538 60	1,040 25
Feb. 2, "	9,568 00	50,000	49,948 19	3,665	75	105,911 34	213,601 64	3,698 24	.....
March 16, "	35,046 00	50,000	39,848 19	2,804	1,361 35	105,748 55	287,383 50	5,807 00	2,781 76
April 6, "	90,388 00	50,000	40,621 63	2,642	7,997 63	119,070 66	308,766 63	6,506 79	3,600 05
May 1, "	59,095 00	50,000	40,621 63	2,448	9,799 46	113,855 36	253,130 60	6,541 25	4,576 79
June 15, "	65,503 00	50,000	43,621 55	2,116	9,363 78	79,992 95	314,065 13	8,654 11	5,901 21
July 6, "	58,394 00	50,000	45,144 05	2,114	10,485 11	102,438 09	280,302 87	9,760 42	7,062 55
August 3, "	29,509 60	50,000	46,085 30	1,800	19,247 44	92,759 76	279,351 48	11,036 80	8,842 22
August 23, "	78,757 16	50,000	46,085 30	1,800	1,833 79	74,771 29	323,167 31	11,947 64	9,746 54

XI. FORREST CITY BANK OF CLEVELAND.

CLEVELAND, August 31, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—I have, since my last, examined the Forest City Bank of Cleveland, and hereby enclose as a part of the result of my examination, the statement of its Cashier, and the tabular statement attached thereto. I deem it proper to add a few explanatory remarks to both.

This Bank was established through Pittsburgh influences, similar to those which now lead to the establishment of Banks in Indiana by Ohio financiers. Nearly one-half of the stock of the Bank is now held abroad,—some \$38,000. A good deal of the stock is also held by brokers and bankers both in and out of the State; and this determines much of the character of the Bank. One of the heaviest stockholders in Pittsburgh is a banker and frequent borrower. The depositories of its moneys east are its stockholders,—and the reason why the account of the Bank was transferred in April last, from Winslow, Lanier & Co., in New York, to E. W. Clark, Dodge & Co., was, because the first named would not take any stock in the Bank and the latter would. The Clarks have banking houses in New York, Boston, Philadelphia, St. Louis and Burlington, and are reported to me as perfectly reliable. I do not question this, but must state that in my opinion, all stock subscriptions by private Bankers, with a view to get the business of the Bank entrusted to them, are transactions which I, at least, view with suspicion. Through them instead of foreign capital being drawn to the State, our own means are drawn abroad. The public safety is surely not increased by such arrangements. Eastern exchange occupies under our laws a peculiar position, and it does not need very deep reflection to see, that eastern exchange thus deposited, is not in fact the kind of available means which the law contemplates. It may answer in fair weather, but let the least difficulty happen to the Bank, and the telegraph would warn these eastern stockholders to save their stocks; and the exchange deposited with them would disappear. By examining the exchange column in the tabular statement this will most clearly appear.

You will see that this matter enters also into the question of the indebtedness of stockholders.

The amount reported to me for both officers and stockholders is..	\$29,750 00
But add to it the eastern deposits.....	5,881 68

Which is indebtedness of stockholders, and it makes..... \$35,631 68
Being more than one-third of the capital paid in.

That the Bank has specie and exchange enough to meet its circulation is apparent. This Bank does not use its power to issue Bank notes to the extent of the law. Nor does the Bank seem to have any desire to re-commence a tive business.

It has sold the greater portion of its State stocks to the Bank of Commerce of Cleveland. You will please notice the peculiarity of the stock transaction with the Savings Bank of Cincinnati. These \$32,000 of stocks were doubtless used at Connersville, Indiana, and yet were actually the property of the Cleveland Bank or Savings Bank. The privilege of reclaiming is now about being exercised, and the Bank of Commerce will get that stock, and Ohio Bank notes will be issued upon them. Are not these stocks taxable in our State? This is certainly better than the use they were put to by the Savings Bank of Cincinnati, and which was the circulation of Connersville Bank notes in Cleveland. The money realized from these stocks will strengthen the Bank.

The present condition of the Bank evidences a general reduction of its liabilities, of which \$49,503 30 are liable to be called for on demand. The Bank has \$34,154 04 of ready available means. Its discount list would also prove of service, so that I have no hesitation in saying, that the Bank holds just now a somewhat easy position. That this has not always been the case is just as true. I can but express the hope that hereafter prudence may rule its councils. This Bank seems very careful in its discounting—the board of directors passing upon nearly every paper. I looked over the proceedings and find as I have already intimated, that the private bankers which are stockholders, absorb a good part of the accommodations of the Bank. I notice too, that immediately after the last quarterly statement sent to your office, large discounts were made in August 9th, and thus much of the means then reported absorbed. I but note this as another instance to prove how unreliable quarterly statements are. I understand the State Banks report weekly to the Board of Control. It would be a good law which would require weekly statements as a matter of general information.

The statement that the Bank *charges* but simple interest on notes and bills, may be true in *one* sense,—but it is true in *every* sense that it takes more than that, and that not unfrequently. In looking over the discount register I found on the margin of many discounts this mark—"to exch.,"—which on looking at the "tickler,"—(a book in which bankers note each day's paper as it falls due, and which is so called in Bank phrase for obvious reasons,)—I found that for notes thus marked, on maturity the current rate of exchange is paid, in addition to the interest previously taken out. The Cashier states that this is voluntary on the part of the debtor, and that it is no part of the original contract. How then does it happen that the mark as I have stated, is affixed to such discounts in the book? Such transactions are clearly illegal. Whether such transactions are *more* or *less* reprehensible than those where men make "bills" for transactions, which really are "notes," is a different question. I report the matter as I find it.

This Bank, like every Bank I have yet examined, violates the act "to restrain Banks from taking usury." Whenever exchange is above one per cent., then on every sixty day bill which is discounted more than twelve per cent. is made, and the shorter the bill the greater the profit. While exchange is one per cent., all bills under fifty days occupy the same position. I have not extracted any particular transactions, because I deem it sufficient after what I have said in former reports to state the general rule, and that transactions coming within it have occurred. The books will furnish at all times full evidence of the fact.

Nor do I deem it necessary to again direct your attention specially to matters frequently alluded to in my former reports upon other Banks, and which are also applicable to this Bank. They will doubtless attract your attention from the mere reading of the Cashier's statement. Among these are the circulation of Kentucky Trust notes and similar matters. Upon the remark of the Cashier that full half of our exchange rates are artificial, being really all above one-half per cent. shaves upon the current currency, I shall advert in my general report;—and also upon some other matters having a more general bearing.

Most respectfully yours,

CHARLES RÉEMELIN.

STATEMENT OF WM. H. STANLEY, *Cashier of the Forest City Bank at Cleveland, as made in reply to interrogatories propounded by C. Reemelin, examining agent appointed by the Auditor and Secretary of State.*

This Bank was organized August 15th, 1851, under the "act to authorize Free Banking."

The capital subscribed on that day was \$100,000, by the following persons :

NAMES.	Residence.	Shares.	Amount.
Joseph G. Hussey.....	Cleveland	200	\$10,000
A. W. Brockway.....	.. .....	200	10,000
Wm. Larimer, jr.....	Pittsburgh	200	10,000
C. G. Hussey.....	.. .....	200	10,000
A. Colwell.....	Kittanning	200	10,000
Thomas Scott.....	Pittsburgh	100	5,000
John Watt.....	.. .....	20	1,000
Walter Bryant.....	.. .....	20	1,000
H. D. King.....	.. .....	50	2,500
R. S. Hays.....	.. .....	200	10,000
George Black.....	.. .....	100	5,000
Wm. Morrison.....	.. .....	100	5,000
C. Ihmson.....	.. .....	100	5,000
Wm. Larimer, jr.....	.. .....	100	5,000
Spang & Co.....	.. .....	100	5,000
Robert Beer.....	.. .....	20	1,000
J. B. Gribben.....	Cleveland	20	1,000
J. M'Clelland.....	.. .....	30	1,500
C. Stetson.....	.. .....	20	1,000
B. Barker.....	.. .....	20	1,000
		2,000	\$100,000

The amount of capital now subscribed is..... \$150,000
 Of which there is paid in..... 95,200
 Belonging to the following individuals, viz:

NAMES.	Residence.	Shares.	Amount.
A. W. Brockway.....	Cleveland	40	\$2,000
W. Bryant.....	.. .....	8	400
B. Barker.....	.. .....	20	1,000
A. Cobb.....	Birmingham	230	11,500
E. W. Clark, Dodge & Co.....	New York	100	5,000
J. W. Clark & Co.....	Boston	100	5,000
A. Caldwell.....	Kittanning, Pa.....	200	10,000
J. G. Hussey	Cleveland	80	4,000
A. Hartford.....	Warren	40	2,000
T. Hanna.....	Pittsburgh	80	4,000
C. Ihmson.....	.. .....	40	2,000
H. D. King.....	.. .....	20	1,000
Wm. Larimer, jr.....	.. .....	120	6,000
W. Morrison.....	.. .....	40	2,000
J. McClelland.....	Cleveland	22	1,100
J. Mason.....	.. .....	10	500
W. McLeesh.....	.. .....	10	500
Nancy L. Potter	Warren	10	500
S. Quimby.....	.. .....	120	6,000
Thomas Scott.....	Pittsburgh	40	2,000
C. Stetson.....	Cleveland	16	800
S. B. Sturges.....	Mansfield	60	3,000
E. P. & E. Sturges.....	Mansfield and Newark.....	400	20,000
Seymour & Crowell.....	Cleveland	10	500
J. Simonds.....	Shoreham, Vt.....	20	1,000
J. Watt.....	Pittsburgh	8	400
J. Crowell	Cleveland	60	3,000
		1,904	\$95,200

The officers of the Bank are:

J. G. Hussey, President.....	No Salary.
W. H. Stanley, Cashier.....	\$1,800
E. C. Garlick, Teller.....	900
H. C. Cleveland, Book-keeper	600

The Board of Directors consists of J. G. Hussey, B. Barker, A. Cobb, J. McClelland, and one vacancy; all of Cleveland, and holding \$17,600 of stock.

The indebtedness of the officers and directors is as follows, to-wit:

As principals.....	\$9,200
As endorsers.....	12,697

That of the stockholders not included in the above, is—

As principals.....	\$2,556
As endorsers.....	5,297

The board of directors meet three times a week and pass upon all paper, except where they cannot be consulted, and where the paper is perfectly good. In that

case the Cashier has a discretionary power, but reports always at the first subsequent meeting.

The cash funds as exhibited to you are the bona fide property of the Bank—and have not been procured with a view for exhibition only. They consist as follows:

American Gold.....	\$648 00
Foreign Gold, (principally sovereigns).....	1,195 55
Silver change and copper.....	204 09
Total specie.....	\$2,047 64
Bank notes, consisting of Ohio, Indiana State Bank, Kentucky, Pennsylvania, New York and New England.....	13,092 00
	15,139 64
Cash items, being checks, etc.....	1,947 72
	\$17,087 36
 The amount of circulation obtained from the Auditor of State is	\$13,000 00
We have of our notes on hand as shown to you.....	6,596 00
 Actual circulation.....	\$6,404 00
 To redeem which we have specie funds as above.....	\$2,047 64
Also, Eastern exchange subject to sight draft in New York and Bos.on.....	5,893 33
	\$7,940 97

There are also deposited with the State officers \$13,000, consisting of Ohio 6s. due in 1860, 1870 and 1875.

The general condition of the Bank on yesterday morning, which has changed but little since, was:

RESOURCES.	LIABILITIES
Stocks deposited.....\$13,000 00	Capital Stock.....\$95,200 00
Premium on stocks..... 2,848 86	Circulation..... 6,569 00
Cash funds—specie..... 1,613 94	Accumulated profits..... 4,295 24
“ bank notes, &c. 16,933 88	Due to banks..... 2,916 68
Bills and notes discounted. 87,366 04	Due depositors..... 39,967 62
Real estate..... 11,302 10	
Personal property..... 327 50	
Eastern exchange..... 5,925 18	
Due from banks..... 9,681 04	
148,998 54	148,998 54

The \$2,848 86 are premiums on stocks for \$55,000 which we formerly held, and which are not yet charged to profit and loss. \$32,000 were sold to the Savings Bank of Cincinnati, with the privilege of reclaiming them at any time, and part of the above premium is for these. The Savings Bank paid us no pre-

mium. \$26,000 of these are sold to the Bank of Commerce, and ordered back already, and we shall get some premium for these.

Of the above bills and notes discounted, there are \$1,600 in suit, and we expect to lose about \$1,000. The rest we deem good and reliable.

The real estate consists of our banking house. We rent enough of it to pay 6 per cent. on the amount and have our office clear. The personal property is our bank furniture.

Our Eastern funds are deposited with J. W. Clark & Co., in Boston, and E. W. Clark, Dodge & Co., in New York, both private bankers, and stockholders of this Bank. We think we are well secured, as our account with them seldom exceeds the stock held by them. They are among the best houses in the East. We get no balance of interest. They collect for us at various places East. They also discount paper for us; that is bills we transmit them. The Eastern exchange is always subject to our draft, and we do not often anticipate exchange. We pay them more interest than they pay us.

Of the bills and notes discounted about two thirds in number are for notes. We charge simple interest for all bills and notes; for eastern bills we charge only interest. For collection bills all over the western States and the towns around us, we charge from one fourth to one per cent. in addition, the latter rate being for remote places out of the State. In amount the bills exceed the notes.

The rate of exchange on the east has been one and a fourth for five or six months. It is now one per cent. We discount very few notes, for which on maturity eastern exchange is paid, besides the previous interest. It never was and is not now any part of the agreement at the time the note is discounted. The exchange is paid as a gratuity which we take.

We discount paper having as long as four months to run, but the general average is from sixty to ninety days. We always charge for the days of grace.

The rate of exchange current at our place is in part artificial—it being in part really a discount on the money. For Ohio money or eastern funds we sell and have sold exchange for one-half.

Our discount line arises from the business of our depositors, to whom we generally confine our discounts. We very seldom discount for any person not resident in our city, though it happens perhaps once in fifty cases.

The amounts vary much—the largest is \$5,000, and some as low as \$20 to \$30 up to one hundred,—the great proportion being for sums below \$500.

We pay our own money out on discounts, but have in fact circulated but little of our money in consequence of the discredit which was thrown upon Ohio State Stock Bank notes by the stealing of the plate.

We are under no arrangement to circulate for another Bank. The Kentucky Trust sent us \$2,000, and was willing to send weekly, but we declined the proposition, as we had no chance to give them the circulation that was desired.

We do not now take Indiana Stock Bank money on deposit. We take that of the State Bank. We do not pay out the small notes of other States. We intend to comply with the law of last winter.

We have two or three depositors to whom we pay interest on running account. They are large in amount and remain for some time. On sums deposited for a specific time, and for which certificates are issued,—we pay five per cent if left three months—and for six months and over six per cent. Never more than that.

No public officer deposits with us.

The following dividends have been declared by us, viz :

Nov. 1, 1852, 8 per cent.....	\$3,200 00
May, 4, 1853, 5 “	4,077 55
Nov. 7, “ 6 “	5,678 98
May, 1, 1854, 4 “	3,808 00

We divide our profits closely, but set aside annually a small amount, so as to wipe out gradually the premiums paid upon our stocks. We have no reserve fund to equalize our dividends.

We do not renew much of our paper. When it is done it is to accommodate in a case of necessity not foreseen at the time of the original transaction. We always demand additional security, when we do renew.

We do not lend money on mortgages, nor do we loan men money as a basis for business. We discount short paper, and afford thereby facilities to trade.

Our accounts with other Banks and Bankers fluctuate much, and are the result of reciprocal collections. This Bank has no interest, or any other kind of connection with other Banks, except in the legitimate current of business. None of our stockholders are interested in western Banks. Our Pittsburgh stockholders are connected with Pittsburgh Banks. But we do not circulate for them. The stock held by all our stockholders is theirs in name and right.

We have a small loss besides the one already stated amounting to about \$250,—it is an overdraw.

We have none of our stock hypothecated to us, nor any of our notes. We owe nothing beyond what we report to you.

We assort the Bank notes we receive at our counter. Through the eastern notes we make much exchange by sending them home. We also send home much Indiana, Kentucky and other paper, and have generally lo t on western paper. We never collect with a view of running other Banks. We both buy and sell specie to a very limited amount.

We are in no arrangement to litigate the tax question with the State. We have agreed with three other Banks to submit the manner of making returns amicably to the Supreme Court and to abide by its decision. The court has not yet decided.

Our certificates of deposit are not in the similitude of Bank notes, and are always filled up for the precise amount deposited.

WM. H. STANLEY, *Cashier.*

STATE OF OHIO, CUYAHOGA COUNTY, ss.

Personally appeared, William H. Stanley, Esq., Cashier, on this 30th day of August, and took oath to the truth and correctness of the above statement or affidavit, according to his best knowledge or belief, before me.

HENRY M. SLADE, *Notary Public.*

MONTHLY TABULAR STATEMENT of Forest City Bank from August 6th, 1853, to August 28th, 1854.

DATES.	Sto ^{cks} .	Bills and Notes.	Premium on Stocks.	Due from Banks.	Eastern Ex- change.	Specie.	Notes.
August 6, 1853.	\$45,000	\$116,926 74	\$3,348 86	\$10,794 21	\$7,771 52	\$10,362 57	\$8,872
Septem. 3, "	38,000	115,628 34	3,348 86	6,767 78	7,113 42	7,216 78	13,002
" 30, "	38,000	104,777 22	3,348 86	6,759 57	3,318 69	4,657 56	8,533
October 29, "	38,000	101,113 63	3,348 86	4,357 23	2,643 75	5,925 49	4,592
Decem. 8, "	18,000	93,248 44	2,848 86	17,104 49	5,439 75	1,745 51	20,194
" 31, "	13,000	112,567 60	2,848 86	15,226 28	700 66	3,466 09	9,269
February 4, 1854.	13,000	123,333 89	2,848 86	11,168 05	16,124 17	4,452 57	6,806
March 4, "	13,000	110,906 57	2,848 86	14,590 27	15,343 39	3,522 10	4,168
" 31, "	13,000	102,074 28	2,848 86	8,363 19	790 36	1,362 51	9,980
May 1, "	13,000	102,211 20	2,848 86	6,907 75	1,219 89	2,195 84	31,544
June 3, "	13,000	103,032 85	2,848 86	5,493 70	1,461 30	778 30	12,041
July 8, "	13,000	98,228 35	2,848 86	7,902 53	580 48	2,044 68	31,163
" 31, "	13,000	90,849 72	2,848 86	6,927 39	589 36	1,812 59	17,764
August 26, "	13,000	85,766 04	2,848 86	9,724 54	5,881 68	1,613 94	9,591

MONTHLY TABULAR STATEMENT—Continued.

DATES.	Real Estate.	Personal Property.	Capital.	Circulation.	Due Depositors.	Due to Banks.	Profits accrued.
August 6, 1853.....	\$9,322 31	\$320 50	\$95,200	\$355,796	\$80,558 71	\$1,839 00	\$4,377 56
Sep em. 3, ".....	9,322 31	325 50	95,200	32,375	83,253 80	5,718 24	4,956 45
" 30, ".....	9,322 31	327 50	95,200	26,055	58,503 27	3,692 15	5,249 53
October 29, ".....	9,328 11	327 50	95,200	20,328	54,709 40	6,258 57	6,333 27
Decem. 3, ".....	10,097 11	327 50	95,200	14,460	58,890 61	2,535 76	1,791 28
" 31, ".....	10,238 06	327 50	95,200	11,616	60,211 90	2,229 80	1,846 42
February 4, 1854.....	10,238 06	327 50	95,200	10,416	79,433 28	3,671 19	3,280 83
March 4, ".....	10,238 06	327 50	95,200	8,602	64,139 83	9,630 24	1,863 62
" 31, ".....	10,238 06	327 50	95,200	9,747	33,961 38	11,184 05	2,826 53
May 1, ".....	10,238 06	327 50	95,200	9,566	53,089 13	3,824 98	3,850 32
June 3, ".....	10,238 06	327 50	95,200	7,266	40,378 14	8,426 81	1,288 62
July 8, ".....	11,272 10	327 40	95,210	8,983	47,671 40	13,560 32	2,390 52
" 31, ".....	11,302 10	327 50	95,200	7,030	33,300 63	7,795 84	3,660 13
August 26, ".....	11,302 10	327 50	95,200	6,569	39,812 03	3,122 27	4,295 24

XII. CANAL BANK OF CLEVELAND.

CLEVELAND, September 1, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio* :

SIR :—I have just finished my examination of the Canal Bank of Cleveland, and enclose the Cashier's statement, as well as the tabular statement annexed thereto. To these statements I have in the case of this Bank but little to add.

The Bank is owned by a few individuals, and managed by its President and Cashier. The President is much about the Bank. The chief manager, however, is its Cashier, Mr. T. C. Severance, a most indefatigable and able bank officer. I should judge the Board of Directors in this case to be supernumeraries.

By examining the report of the cash funds, you will find that there is not specie enough to come up to the requirements of the law, and by looking over the tabular statement, you will perceive that this is generally the case with this bank. At only three monthly periods out of twelve had the bank the legal supply of specie. The excuse is, that a large supply of eastern exchange is kept, and that their circulation does not exceed three to one of exchange and specie together. This excuse is not valid, since the law expressly fixes the proportion of specie at one-sixth. It may be true that most of those presenting bills for redemption prefer exchange, and yet I cannot but think that this does not do away with the requirement of the law. The Cashier is one of those pushing sort of financiers to whom idle capital is an eye sore ; and as he does business at a place where he can easily borrow or buy specie, and acting upon the so common idea that the notes are well secured, he deems his specie as a dead loss, and is not very careful of keeping a full supply.

The large amount of eastern exchange, both at this time and throughout the year, is not, however, as available a fund as might appear on first sight. You will find an item called "bills payable," both in the settlement of the condition of the bank at this time and during the entire year. These amount to \$47,350 at this time, and have been as high as \$84,090 this time a year ago. These bills payable are time drafts on the east, against bills maturing east, and are discounted at other banks for the notes of these banks. The Cashier's explanation of the matter speaks for itself. The bank needs much of its exchange to pay these bills, and how much of the exchange reported may be needed for this purpose, is hard to determine in each case. Such anticipations of its eastern funds are a manner of making loans from other banks which spring from that over-anxiety to do business that is easily perceptible in every movement of this bank.

I examined, as usual, the discount register closely, and the statement of the Cashier is tolerably near the facts. The transactions where more than twelve per cent. are made, are, however, more frequent than the Cashier supposes—every thirty day bill discounted during the last six months falls within the category. The bank claims to act under its charter ; and if that be the criterion, I could not say that I detected any transaction which on its face was a violation of it. If the usury act be the law, then I found many, according to my construction of the law. I need not reiterate the grounds upon which I say so, as former reports explain my meaning.

That this bank circulates both Eastern and Virginia bills is undeniable, however indirect the arrangement may be. This bank should deduct from the resource side of its statement, both the \$2,916 of the suspended account and the \$4,500 which were stolen. Both items should have precluded any dividend in May last. I am assured that these items will not be carried beyond November. The surplus and the profits accrued make this easily.

The bank is liable for the immediate payment of about \$280,000, to meet which it has only about \$90,000—a condition much exposed, when we consider that \$47,350 of bills payable take much of the accruing exchange. I am aware that the able men who manage the bank feel perfectly safe under such a state of things, and that they are generally in about the same situation—priding themselves upon their capability to keep nearly all their means constantly employed. There need perhaps be no difficulty apprehended, and yet I must say it as a conviction strong upon my mind, that a little more caution and a little less thronging of business would make the bank safer and more profitable too. The time bills drawn increase the bank's profits but little. I cannot, therefore, report this bank as an entirely safe one, but must say in justice to the officers, that if any bank officers are capable of doing a banking business in this manner, they are—as they have not only all the movements of the bank constantly under their eye, but are also most expert in meeting every emergency. Large outside means are constantly ready to assist the Bank, if such assistance should ever be needed. The bank is now in the hands of different individuals from those who originally started, and will make money again for the stockholders as soon as present losses are wiped out. \$10,000 is a large item to loose for bad debts, and this fact is an additional proof to me that this bank has been too eager for business and making money, and that herein lies its great fault.

The officers were exceedingly willing to afford me every facility in my examination. The system of keeping books is good. I would recommend, however, that bills and notes be kept in separate accounts, and that the discount register be so kept as to show the exact amount realized in every transaction.

There are other points in the enclosed statement that will attract your attention without further remarks from me.

Most respectfully submitted.

CHARLES REEMELIN.

STATEMENT OF T. C. SEVERANCE, *Cashier of the Canal Bank of Cleveland, as elicited in reply to interrogatories by C. Reemelin, Examining Agent appointed by Auditor and Secretary of State.*

This bank was organized May 30, 1846, under the act to incorporate the State Bank of Ohio and other banking companies.

The original capital subscribed was \$50,000, with an additional capital of \$50,000 for circulation—to be paid in in the same ratio as their stock by the stockholders.

The original stockholders—all residents of Cleveland—were as follows :

NAMES.	Shares.	Amount.
P. Gaylord	100	\$10,000
C. Bradburn	50	5,000
L. Hubby	50	5,000
L. H. Bishop	50	5,000
S. H. Mann	250	25,000
	500	\$50,000

The present capita is \$100,000, consisting of \$50,000 capital and \$50,000 for circulation—stocks held by the following persons, all residents of Ohio :

NAMES.	Residence.	Shares.	Amount.
J. L. Hewitt	Cleveland,	180	\$18,000
M. Johnson	Toledo,	150	15,000
J. P. Bishop	Cleveland,	5	500
A. A. Gates	"	5	500
M. L. Hewitt	"	5	500
A. M. Perry	"	5	500
J. McMillen	Akron,	150	15,000
		500	\$50,000

These persons hold equal shares in the circulation stock.

The officers of the bank are at this time—

J. L. Hewitt, President—salary \$1,000.
 T. O. Severance, Cashier—salary \$2,000.
 S. L. Severance, Teller—salary \$700.
 Wm. H. Huntington, Book Keeper—salary \$800.
 J. L. Hewitt, }
 J. P. Bishop, } Board of Directors.
 H. M. Gates, }
 M. L. Hewitt, }
 A. M. Perry, }

We have regular by-laws, in accordance with which the Cashier and President pass upon all discounts. There is no regular meeting of the Board. They are called whenever deemed necessary.

The liabilities of the officers and directors are—

As principals	\$10,000 00
As securities	9,823 83
	<u>\$19,823 83</u>

Of the other stockholders, nothing.

The state of the cash funds on yesterday morning was as follows, viz :

American Gold	\$2,227 00
Foreign "	1,115 69
Silver and change	1,591 45
Specie funds (being notes on city banks)	784 00
	<u>\$5,718 14</u>

Bank notes, consisting of Ohio, Indiana, Illinois, Pennsylvania, Canada, New York, New England, and also of \$6,661 27 cash items	21,312 27
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Total cash funds	<u>\$27,030 41</u>
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The total amount of circulating notes obtained from State Treasurer is

Our notes on hand	6,433 00
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Actual circulation	<u>120,225 00</u>
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To redeem which we have specie as above.....	\$5,718 14
Eastern exchange.....	42,711 75
	<hr/>
	\$48,429 89

We have deposited with the State Treasurer \$126,470, consisting of Ohio six per cents, mainly of 1856 and 1860.

We keep a large amount of eastern exchange with a view to redeem our paper, as that suits the generality of those who present our notes for redemption.

The condition of the Bank on yesterday was :

RESOURCES.		LIABILITIES.	
State Stocks deposited..	\$126,470 00	Capital.....	\$100,000 00
Premium on same	1,803 00	Interest on State Stocks..	939 10
Bills and notes discounted	203,971 40	Due depositors	153,341 23
Cash funds—specie	5,718 14	Undivided profits	5,781 96
“ “ Bank notes.	19,363 88	Surplus account.....	1,472 84
Profit and loss.....	4,500 00	Auditor of State for taxes	850 36
Office furniture.....	942 00	Circulation.....	120,225 00
Suspended account....	2,916 00	Due to Banks and bankers	6,590 11
Due from Banks and bankers	25,630 62	Bills payable.....	47,350 00
Eastern exchange.....	42,711 75		
Expense account	2,533 81		
	<hr/>		<hr/>
	\$436,550 60		\$436,550 60

We intend to accumulate gradually a surplus fund, so as to wipe out the premium on our stocks, and also the loss we met in having \$4,500 stolen from us, as also the item of \$2,916 of suspended account. We have already accumulated \$2,400.

Three-fourths if not more, of our notes and bills discounted are bills. All reported in that item are believed to be good. They are all due within the next three months excepting about \$10,000, which are due at the beginning of next year. A very small amount consists of renewals.

We charge simple interest according to Rowlet's tables, for the time both bills and notes have to run, including days of grace. We charge one-half per cent. generally, in addition for collection of bills. For eastern bills as already stated, we charge interest only, excepting for bills in the interior of New York and Pennsylvania, whose standard of currency is near ours, and then we charge one-half per cent.

Our eastern funds are principally deposited with the Continental Bank in New York. We keep an account also with one or two brokers. We receive interest on them.

The average rate of exchange for the last twelve months has been one per cent. We now sell at one. It has been as high as one and a fourth, and this rate has existed during the last three months.

We are guided in our bill discounts by the law under which we are organized, and pay no attention to the statute "to prevent Banks from taking usury," though we have in fact done no business which really violates its provisions. We know

of no transaction in which we have made more than twelve per cent., though a very close calculation and examination might reveal a few such.

We have no agreement now nor have we ever had any, for receiving any thing beyond interest on our discount line, except in the premium we get from the eastern exchange, which is the result of our eastern bills. Persons sometimes make transactions profitable to us by their deposits, but this is entirely voluntary on their part.

We discount no bills on the east with a view to have them paid at our counter. Protests occur and then we get the money as each case requires.

Our bills and notes are all discounted here, and they consist of paper made in consequence of the business operations of this place. We send no Bank notes home and make exchange through it, except eastern notes. We are guided in our rates of exchange by the market.

We do not as a general thing anticipate our eastern funds; though we sometimes draw upon bills soon to mature. Our bills payable arise from eastern bills drawn by us on time and discounted at neighboring Banks,—for instance at Wheeling which these Banks are anxious to do, and send us their paper and we give it a circulation. We are charged interest upon these time bills and have to meet them with our exchange in the east on maturity. The \$47,350 are discounted in sums of 3,000 to 5,000 dollars, and are done at various Banks. Our aim is to have an actual balance constantly due us in the east subject to sight draft, and we have had it with very few exceptions.

Our discounts are not confined to any particular trade, but we endeavor to serve our depositors first.

We have declared the following dividends :

						Capital.	Dividend.
No. 1,	Nov. 2, 1846,	for 6 months,	3	per cent. on...		\$15,000	\$450 00
.. 2,	Nov. 6, 1848,	..	3	.. ..		50,000	1,500 00
.. 3,	May 7, 1849,	..	4	.. ..		50,000	2,000 00
.. 4,	May 6, 1850,	..	4	.. ..		50,000	2,000 00
.. 5,	Nov. 4, 1850,	..	6	.. ..		50,000	3,000 00
.. 6,	May 5, 1851,	..	10	.. ..		50,000	5,000 00
.. 7,	Nov. 3, 1851,	..	12	.. ..		50,000	6,000 00
.. 8,	May 3, 1852,	..	5	.. ..		91,803	4,490 00
.. 9,	Nov. 1, 1852,	..	7	.. ..		100,803	7,056 21
.. 10,	May 2, 1853,	..	6	.. ..		100,000	6,000 00
.. 11,	Nov. 1, 1853,	..	6	.. ..		100,000	6,000 00
.. 12,	May 1, 1854,	..	3	.. ..		100,000	3,000 00
A total in eight years of							\$46,496 21

We divide our profits closely except as already stated for a surplus.

The accounts "due from and due to Banks," are running accounts arising from bills sent to them and from them to us, which are discounted at our respective counters. Draft certificates are also received from our customers and sent for collection.

We have no direct arrangement for circulating the notes of other Banks. Our President does business with some eastern Banks and deposits with us, and the funds he thus gives us we give a careful circulation. Such for instance is the case with the Westfield Bank. We do not favor the circulation of any Indiana or

Illinois Bank. We pay interest on \$30,000 or \$40,000 of our deposits, six per cent.

We really have no suspended debts though some are in suit, and the money will we think, be made. We charged over some \$11,000 to bad debts within the last eighteen months. The \$2,916 arose from the tax difficulty, and will be wiped out as stated.

No public officer keeps an account with us.

We have none of our own stock hypothecated with us. We have a little rail road stock as security for debts.

We do not pay out the small notes of other States except to accommodate customers and when we have not time to assort.

Our eastern exchange is sold at the counter and chiefly to persons from Cleveland and vicinity. We are often so short of exchange as not to be able to supply the demand. Sometimes we are flush of exchange, and that happens generally in June and October. We sell but little exchange to Banks or bankers, but use much of it for the redemption of our notes, and in this way brokers get considerable of us.

Our dividends appear large in 1851. This arises from two causes. The year was a successful one, and besides our capital was actually larger than its nominal amount. This arises from the gradual accumulation of stocks bought by our stockholders and sent to the State Treasurer.

The change in the stockholders list was gradual, as one or the other stockholder would sell out. We do not know at what rates each stockholder purchased. No general purchase of the franchise ever took place. The stock of the Bank is now worth ten per cent. above par.

T. C. SEVERANCE.

STATE OF OHIO, CUYAHOGA COUNTY, ss:

Sworn to and subscribed before me this 31st day of August, 1854, by T. C. Severance.

THEODORE R. CHASE, *Notary Public.*

TABULAR STATEMENT exhibiting the condition of the Canal Bank of Cleveland from August 1, 1853, to September 1, 1854.

Dates.	Stocks de- posited.	Premiums de- posited.	Notes & Bills discounted.	Suspended Account.	Expenses	Due from Banks.	Eastern Exchange.	Specie.
Aug. 1, 1853.....	\$85,970	Profit & Loss	\$185,216	\$2,916	\$1,555	\$11,246	\$46,587	\$11,922
Sept. 5, ".....	85,970	\$6,447	169,342	2,916	2,050	28,340	78,100	10,685
Oct. 1, ".....	85,970	6,447	152,471	2,916	2,649	20,852	91,472	4,790
Nov. 7, ".....	85,970	.....	212,085	2,916	.....	14,114	43,324	12,552
Dec. 1, ".....	85,970	.....	224,260	2,916	433	14,662	34,422	4,707
Jan. 2, 1854.....	85,970	.....	146,237	2,916	1,011	20,204	57,430	12,176
Feb. 6, ".....	85,970	Premiums.	155,706	2,916	1,888	31,628	39,418	20,464
March 1, ".....	82,970	.....	170,757	2,916	2,473	25,100	32,774	8,003
April 1, ".....	97,970	1,090	164,810	2,916	3,495	25,858	59,229	10,757
May 1, ".....	97,970	1,090	209,716	2,916	.....	13,659	39,858	17,090
June 5, ".....	97,970	1,090	225,307	2,916	818	31,218	29,520	7,026
July 1, ".....	97,970	1,090	243,756	2,916	1,373	22,531	27,640	10,476
Aug. 1, ".....	97,970	1,090	184,107	2,916	2,616	20,540	36,748	16,871
Aug. 30, ".....	126,470	1,803	203,971	2,916	2,534	25,627	42,712	5,718

TABULAR STATEMENT—Continued.

Dates.	Bank Notes.	Capital Stock.	Circulation.	Undivided Profits.	Surplus.	Bills Payable.	Due Banks.	Due depositors
August 1, 1853.....	\$27,433	\$100,000	\$82,918	\$4,975	\$4,766	\$54,090	\$19,524	\$96,824
September 5, ".....	11,793	100,000	83,464	6,237	4,766	84,090	14,418	111,518
October 1, ".....	24,533	100,000	84,994	6,692	4,766	68,216	12,405	109,252
November 7, ".....	31,447	100,000	85,037	.....	112	45,156	25,156	126,475
December 1, ".....	18,288	100,000	84,501	312	112	72,656	13,222	114,920
January 2, 1854.....	23,440	100,000	83,384	2,808	112	59,100	10,400	94,788
February 6, ".....	26,008	100,000	80,726	3,806	112	54,000	6,532	116,219
March 1, ".....	23,979	100,000	80,838	4,862	112	55,449	5,831	103,578
April 1, ".....	42,240	100,000	94,448	5,498	112	69,798	4,271	143,313
May 1, ".....	31,248	100,000	97,698	.....	1,473	40,135	14,790	155,540
June 5, ".....	29,581	100,000	91,603	1,763	1,473	54,650	582	168,683
July 1, ".....	24,873	100,000	95,849	2,860	1,473	58,850	4,695	181,725
August 1, ".....	17,343	100,000	95,787	5,794	1,473	51,050	7,196	131,399
August 30, ".....	19,354	100,000	120,225	5,792	1,473	47,350	6,500	153,341

XIII. BANK OF GEAUGA AT PAINESVILLE.

PAINESVILLE, September 1, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—I have examined the Bank of Geauga, the first one on the list furnished to me from your office.

The enclosed statement of Mr. S. S. Osborn, Cashier of the Bank, and the tabular statement, is the result of my examination. I respectfully call your special attention to both. They require but little on my part to be added, as I do not intend to advert to matters frequently alluded to in former reports, and which are applicable to this Bank too.

This Bank is situated outside of the influences of Banks in large cities, and the appearance of all its business bears a more steady and regular character. It is owned by a large number of stockholders, very few of whom, are likely to have any influence or interest to turn the Bank from the most approved path of legitimate Banking.

The expenses of the Bank are very light, and yet all the business is well transacted. The Cashier is an experienced officer, and he is aided by an experienced book-keeper. The books are well kept—though I may say without disparagement, that the items “bills and notes,” should be separately kept, and the discount register so arranged as to show the entire transaction in every part of it, and particularly the amount of interest charged.

The amount of specie kept on hand fluctuates but little, and is generally not far from the amount required by law. The eastern exchange fluctuates much more, as with it most of the notes of the Bank is redeemed. It has frequently happened that the eastern exchange is below the amount legally required.

From the general character of the Bank I should not have supposed that it would lend itself to the circulation of foreign Bank paper, such as Kentucky Trust and Connersville. But the extreme desire of all Banks now to make at least ten per cent., leads to many practices which would be otherwise avoided, and does so with this Bank. Banks formerly were satisfied with seven to eight per cent. per annum. This is a matter of great moment in reviewing our present system of Banking, upon which I shall comment in my general report, to which further remarks must be deferred.

That the Bank has many among its transactions wherein the usury act is violated, is a fact so apparent from the books that I did not deem it necessary to quote particular instances. The large balance generally kept at Buffalo, regarded as it is by the Bank as equal to eastern exchange, is a part of a system through which the bank makes large profits. It is a kind of half way house in the exchange operations. It is but justice however to say, that I found no account nor any transaction, in which *the law* under which the Bank claims to act was violated. The Bank discounts more “notes” than is usual for Banks, and she has not yet fallen into the common practice of doing nearly all its discounts, upon “bills.”

The Bank suffers one stockholder to owe more than the amount of his stock, a practice obviously improper. The debt is however said to be well secured.

The arrangement with the county Treasurer will attract your attention. I have nothing to add in reference to it, except that such arrangements seem to me to be clear violations of law. I found among the correspondence the following letter from H. B. Perkins, at Warren, Ohio—dated July 25th, 1854:

“It is now pretty certain that we shall have to fight our tax of this year off. To do so, it will be necessary to have some \$20,000 stock transferred to some person resident in another State. You and Mr. Fitch are the only persons holding

large amounts. In due time I may desire an arrangement by which you will each transfer your stock. I allude to it now, that, should you see Mr. Fitch, you would consult with him on the subject. It will not do to go into State Courts."

I copied this letter, so that the State officers may know by what means this question is to be drawn into the Federal Court. I quote the letter as a matter of information for the law officers of the State.

The correspondence of the Bank shows also that the Bank during this Spring and Summer was often "short." At this time the Bank has the requisite amount of Specie and Eastern Exchange to sustain its circulation, and may, considering its discount list, be considered in a safe and healthy condition. It is preparing to enlarge its circulation, and in general to enlarge its business. I have no fears but what it will continue to be guided by safe and prudent rules of business, and thus continue to deserve the public confidence.

The Bank has among its resources the \$13,026 taxes paid to the County Treasurer, which evinces that she expects to recover them back by suit whenever the State Supreme Court gets so changed as to reverse the late tax decision; and you may rest assured that the Banks generally have strong hopes, and still stronger desires to bring about such a change.

You will notice that the present Bank of Geauga is continually collecting more or less of the assets of the old Bank of Geauga. The inquiry is a pertinent one, to know in what state these assets of the old Bank are, and their amount. I did not feel at liberty to inquire into this matter further than what the books of the present Bank showed.

No obstacle was thrown in my way in making a most thorough examination. The officers were anxious to show me everything connected with the Bank; only after the examination the Cashier objected to having examiners appointed at too great distances from the Bank, as it increases the mileage expense. You will notice the Postscript to the Cashier's statement upon this subject.

Having nothing further to add, I remain yours, most respectfully,

CHARLES REEMELIN.

STATEMENT OF S. S. OSBORN, *Cashier of the Bank of Geauga, at Painesville, as elicited in answer to interrogatories propounded by C. Reemelin, Examining Agent appointed by Auditor and Secretary of State.*

This Bank is the successor of the old Bank of Geauga,—the Bank having accepted, under the 68th section, the provisions of the act to incorporate the State Bank of Ohio and other Banking companies. The new organization dates from the 29th April, 1845, and this Bank is an Independent Bank.

The capital subscribed was \$50,000, of which \$30,000 was paid in. The stockholders then were as follows, all of whom were stockholders in the old Bank.

NAMES.	Residence.	Amount.
Joshua Atwater.....	Connecticut	\$527
W. B. Bristoll.....	.. .....	616
Lewis Bristoll.....	.. .....	205
Cyrus Cunningham.....	Ohio	996
Amos Cunningham.....	.. .....	306
Ralph Coles.....	.. .....	612
John Cook.....	.. .....	497
Lewis Dille.....	.. .....	191
Mrs. Polly Davis.....	.. .....	88
Wm. Ely.....	Connecticut	1,339
Zalmon Fitch.....	Ohio	3,825
Francis Freeman.....	.. .....	382
James Gillmore.....	.. .....	382
Gauga County.....	.. .....	10,998
John Hubbard.....	.. .....	1,186
Samuel Hubbard.....	Massachusetts	516
Peter Hitchcock.....	Ohio	411
Reuben Hitchcock.....	.. .....	535
Salmon Hills.....	.. .....	688
Billions K. Johnson.....	.. .....	119
Daniel Kerr.....	.. .....	497
Lake County.....	.. .....	6,027
Eliphalet Mills.....	.. .....	234
Heirs of L. Morley.....	.. .....	382
Rufus Morley.....	.. .....	29
Simon Perkins.....	.. .....	4,652
Joseph Perkins.....	.. .....	2,334
Jacob Perkins.....	.. .....	3,260
Henry Perkins.....	.. .....	3,433
James Sellick.....	.. .....	765
Wm. L. Storrs.....	Connecticut	1,219
Uriah Seely.....	Ohio	497
Mrs. Lucy C. Tracy.....	Connecticut	256
Wm. S. Tracy.....	Ohio	537
Heirs of B. T. Tracy.....	.. .....	411
Heirs of Mary S. Tracy.....	.. .....	148
Elisha Tracy.....	Connecticut	268
Elizabeth Williams.....	.. .....	268
Erastus Williams, Trustee.....	.. .....	268
J. M. Woolsey.....	.. .....	96
		<hr/> \$50,000

The present capital of the Bank is, nominally, \$50,000. The stockholders contributed also in exact ratio to their stock, the stock deposited, and intended to be deposited, with the State Treasurer, amounting to \$150,000, which makes the actual capital \$200,000, which is held as follows :

NAMES.	Residence.	Amount.
Joshua Atwater	Connecticut	\$1,400
T. P. Axtell	Ohio	2,100
George Bouton	2,100
Mrs. L. R. Bouton	1,000
James Bronson	1,000
Dudley Bailey	1,000
David Bailey	500
Ralph Coles	400
R. Clark	6,400
E. Champion	1,200
Flavia Bond	700
Martha Moseley	600
Laura Smith	Minnesota	700
Martha W. Cunningham	Ohio	1,000
Mary T. Childs	1,000
Cyrus Cunningham	8,000
Josiah S. Cook	700
Lewis Dille	500
B. W. Dickinson	2,000
Wm Ely's heirs	Connecticut	3,500
Ezra Foote	Iowa	300
Fr. Freeman	Ohio	1,000
Zalmon Fitch	10,000
Seabury Ford	500
Harriet E. Ford	300
Andrew Gray	2,100
Mrs. Celia Gillmore	1,000
Sylvester Grover	3,100
Agnes Gillet	1,000
Mrs. J. Gillet	6,000
John Hubbard	3,100
Penny Martindale	1,000
A. F. King	1,000
Arnold Mason	1,200
Daniel Holmes	1,000
Abbey Hitchcock	1,100
B. Hills	2,500
Mary Anne Hubbard	Massachusetts	1,300
H. Huntington	Ohio	2,000
H. Higley	2,200
C. L. Hoyd	500
B. K. Johnson	1,100
D. Kerr	3,000
Lake County	15,000
T. D. Martindale	1,500

NAMES.	Residence.	Amount.
John Murray	Ohio	\$3,000
John H. Murray	5,000
T. Murray	7,000
Albert Morley	2,500
Seth Marshall	2,000
Mrs. P. Morgan	1,200
Mrs. M. Morgan	600
S. S. Osborn	6,500
J. Perkins	3,400
H. B. Perkins	17,000
Samuel W. Peck	600
Mrs. M. L. Perkins	2,000
Enos Rider	1,100
Mrs. A. M. Russel	3 0
Mary A. Smith	300
Ira Sperry	1,500
P. P. Sanford	2,000
H. B. Stevens	1,000
A. Sheppard	500
James Sellick	2,500
Anna S. Barker	100
Orran Dennison	300
John Murra	2,2 0
U. Seely	3,000
E. Stratton	3,700
Mrs. N. L. Sumner	2,200
S. Seymour	1,400
Isaac Sawdy	1,200
Wm. L. Tracy's heirs	1,500
Wm. Tuttle	200
Anna M. Tracy	400
Mrs. H. M. Paine	400
Mrs. Richardson	100
Mrs. E. Williams	Connecticut	900
E. Williams, Trustee	800
Aaron Wilcox	Ohio	3,000
S. C. Warren	500
O. Wilson	1,000
Mrs. Wheeler	200
Western Reserve College	5,000
H. C. Wright	600
Moses Wright	600
Miss Clarissa Wyman	800
E. A. Ward	600
Mrs. J. A. Wilkes	Wisconsin	200
Mark Young	Ohio	1,700
Robert Murra	3,800

NAMES.	Residence.	Amount.
Angelina Stevens.....	Ohio	\$500
Isaac Moore.....	.. .....	1,000
Margaretta K. Polenly.....	.. .....	500
Ellen M. Wyman .....	.. .....	400
A. Harrington.....	.. .....	2,000
T. J. Dilley .....	.. .....	500
M. E. Grey .....	.. .....	100
		<u>\$200,000</u>

Of this, \$8,300 is held by persons non-residents of this State.

The officers of the Bank are—

Daniel Kerr, President No Salary.

S. S. Osborn, Cashier \$1,000

The Cashier has also the use of the dwelling attached to the banking house.

Daniel Kerr, S. S. Osborn, Aaron Wilcox, Albert Morley, Seth Marshall, P. P. Sanford.	} Board of Directors—all of whom reside in Painesville.
------------------------------------------------------------------------------------------------------	---------------------------------------------------------

We have a regular set of by-laws to govern the proceedings of the Bank. The board meets in regular meeting once a week. The discounting is done by the board, and in the interim by the Cashier, with the advice of one or more of the board. All new paper is submitted to the board.

The cash funds as shown to you are as follows, viz :

Specie—American gold.....	\$15,992 21	
Foreign "	304 52	
Silver and change.....	2,035 60	
		<u>\$18,332 33</u>
Bank Notes—Ohio notes.....	\$11,096 00	
Kentucky Trust Company.....	2,000 00	
Pennsylvania and Canada mixed.....	958 00	
New England and New York	1,949 00	
Indiana State Bank and Connersville....	1,100 00	
		<u>\$17,103 00</u>
Cash items.....	275 83	
		<u>\$35,711 16</u>
The amount of notes received from the Treasurer is.....	\$115,314 00	
" " " our notes on hand.....	17,698 00	
		<u>\$97,616 00</u>
Making the actual circulation.....		\$97,616 00
To redeem which we have specie as above	\$18,332 33	
Subject to sight draft, eastern exchange.....	22,408 56	
		<u>\$40,740 89</u>

We have deposited with the State Treasurer in Ohio 6s, of 1856 and 1860, \$121,651 03.

The Kentucky Trust Company notes were sent to us for circulation. We formerly received Connersville from the same parties, and it is the only Indiana money except State Bank, we now receive and pay out.

All of our funds except Kentucky Trust and Connersville and a little of Ironton, were received at the counter in regular business.

We get our notes into circulation by paying them out on discounts to our customers, of whom we know that they are paid out so as to circulate. Most of our notes circulate in this and adjoining counties. Many of our cattle dealers take them with them to the west. We did exchange \$5,000 of our notes with the Ironton Bank. We do not pay out the small notes of other States. We intend to comply with the law of last winter. We assort all eastern money with a view to make exchange; and also western so as to get it out of the State. We do not assort for brokers. We now pay out at our counter Ohio indiscriminately; and of Indiana, Connersville and State Bank only; Kentucky, Virginia and Canada, the latter we deem good but deal but little in it.

The following is the condition of the Bank at this time :

RESOURCES.	LIABILITIES.
Stocks deposited..... \$121,651 03 Real estate..... 5,000 00 Notes and bills discounted 212,047 54 Expense account..... 400 00 Due from banks..... 12,324 21 Eastern exchange..... 22,408 56 Cash—specie..... 18,332 33 “ bank notes..... 17,378 83 Treasurer of Lake county, 13,026 86	Capital..... \$50,000 00 Undivided profits. 8,005 25 Interest on State stocks... 13,139 58 Due depositors..... 100,757 21 Due to banks..... 1,939 70 Circulation..... 97,616 00 Ohio State stocks..... 121,651 03 State of Ohio, for taxes under charter..... 2,050 41 Stock account, fund for their purchase 24,486 60 Due old Bank of Geauga. 2,923 58
\$422,569 36	Total liabilities..... 422,569 36
The liabilities of the directors as principals is..... “ “ “ “ securities is.....	\$3,487 02 2,600 00
	6,087 12
That of the stockholders, not directors, is, as principals.....	13,400 00
Total liability of stockholders and officers.....	\$19,487 12

Of this \$13,000 is from one stockholder, whose stock is \$3,800. He is a cattle dealer.

The premium we paid for our stocks we have long ago charged to profit and loss. Our Ohio State stocks are now worth a small premium.

Our real estate consists of our banking house, to which a dwelling is attached for the Cashier.

Our notes and bills are all discounted at the counter. We have no agency of any kind whatever. We never get any paper re-discounted.

We charge, in all cases, interest both on bills and notes according to Roulet's table, days of grace included. For collection bills on places whose currency stan-

dard is near our own or below it, we charge one-half to one per cent, which generally about covers expenses and loss of time. Eastern bills are discounted for simple interest, and the premium we make on maturity is additional profit. Much of our Eastern exchange is consumed in the redemption of our notes. The bills discounted are about one-fourth of our discount business. We do less in bill business than Banks generally. Of the notes and bills now due us, but few are renewals. We have no bills drawn payable at the East, or any other place, which are really afterwards paid at our counter; where this happens it is always the result of a failure of the parties to meet their engagements. So much of our exchange as is not needed in the redemption of our bills is sold over the counter to our customers—and a little goes for procuring currency, such for instance as the remittance for Kentucky Trust and Connersville. We supply the demand of our home market at every cost, and intend to do so. We never loan money to buy real estate, or to commence business on. We discount so as to afford facilities to trade, favoring those who want funds to buy the produce of the country. This produce consists of cattle, sheep, butter, cheese, and all species of provisions. We have but little manufacturing. We do not go abroad for discounts; but it has happened that when we were flush of means we have discounted for persons from abroad, but never at the expense of the home wants.

We never refuse a legitimate business paper at home. The Ohio Life Insurance and Trust Company has our deposits East, we regarding it as very safe. In Philadelphia we deposit with the Philadelphia Bank, and at Boston also with a Bank, both of which we think perfectly safe. We now get five per cent. interest for our deposits at New York; at other points nothing. We have an account at Buffalo, where we also get five per cent. interest. The Eastern exchange reported to you is such as is subject to sight draft in the Eastern cities. We ourselves regard our deposits at Buffalo as almost equal to Eastern exchange.

We never anticipate our sight exchange. We have during this year drawn time bills against bills maturing east, and we did this to obtain means to supply our wants and those of our customers. We always intend to have exchange and specie enough to comply with the amount required by law to protect our circulation.—Whenever we get below, we endeavor soon to make it up. We have no suspended debt account, but we have about \$10,000 past due, of which \$3,500 is about to be put in suit. Of our entire discount list, about \$500 may be lost, the rest we hold perfectly good. All our bills and notes are payable within four months; more than half mature within the next sixty days, and nine-tenths of it within ninety days. The largest debt we hold is against a good railroad company (\$15,000.) No individual owes us more than \$13,000. Our discounts generally are for a less amount than one thousand dollars.

We do not in general allow interest on deposits. We allow interest only in special cases; such, for instance, as where the funds will furnish us with exchange, or where we, for the sake of supplying the wants and necessities of our customers, wish to avail ourselves of more capital.

No State or United States officer deposits with us. The county Treasurer of this county has now, and has had, an account with this Bank. He never received interest, but is to get interest on a portion of the funds if we should be beaten in the suit for taxes. The arrangement is this: He deposits \$10,000 of the taxes taken from us, with us. If we fail in recovering, he receives four per cent. on these \$10,000, or whatever amount remains; and if we succeed, then this deposit is to offset an equal amount of our money against him, and an equal amount of interest. This arrangement is in writing, and is an accommodation to us. The former Treasurers got no interest. We had the use of the county funds, taking paper promiscuously, and paying the State in better funds than received.

This Bank has declared the following dividends :

Date.	Capital.	Dividend.
November 3, 1845, 2½ per cent. on	\$50,000 00	\$1,375 00
May 4, 1846, 5	50,000 00	2,500 00
November 2, 1846, 6	50,000 00	3,000 00
May 3, 1847, 6	50,000 00	3,000 00
November 1, 1847, 6	50,000 00	3,000 00
May 1, 1848, 6	50,000 00	3,000 00
November 6, 1848, 7	50,000 00	3,500 00
May 7, 1849, 7	50,000 00	3,500 00
November 5, 1849, 7	50,000 00	3,500 00
May 6, 1850, 3	131,715 00	4,390 50
November 2, 1850, 4	159,419 99	6,194 46
May 5, 1851, 4	168,165 69	6,701 06
November 3, 1851, 4½	174,497 85	7,828 87
May 3, 1852, 4	184,938 87	7,244 72
November 1, 1852, 4	184,938 87	7,386 05
May 1853, 5	199,500 00	9,769 70
November 7, 1853, 5	200,000 00	9,984 00
May 1, 1854, 4	200,000 00	8,000 00

In this list the dividends declared on \$50,000 should be declared on actually more capital; dividends did not really amount to 6 per cent. on our actual capital until November, 1850, and subsequently; since which time it has paid at the rate of 6 to 10 per cent. per annum.

We divide our profits always with a view to wipe out losses either problematical or certain, and are now accumulating a surplus to meet the loss possible to occur from the taxes.

We have no reserve fund to equalize our dividends. We divide in each case as the condition of the Bank warrants.

The slight difference between the amount of the dividend and the per centage on the capital arises from the fact that some few of our stockholders had not paid their stock fully, and notes were taken to secure the payment, an arrangement made to pay no more dividend than the interest on their notes.

We have a suit with the county Treasurer, in which the amount of taxes taken by him from the Bank by force is involved. We sue him as an individual. The arrangement for leaving a part of the funds with us is already explained. We claim to pay taxes under our charter, and are ready to do so. The State is credited on our books with the amount. This bank would cheerfully accede to an equitable tax law, under which it would be taxed the same as individuals.

The stock held by Lake county is the investment of the surplus revenue.

The \$24,486 60 is a fund for the purchase of stocks, as we intend to increase our circulation.

S. S. OSBORN, *Cashier.*

Sworn to and subscribed before me, this 1st day of September, 1854.

WM. L. PERKINS, *Notary Public.*

I hereby give fair notice, that this Bank will hereafter not suffer itself to be examined by any person not of the vicinity of it.

S. S. OSBORN, *Cashier.*

TABULAR STATEMENT exhibiting the condition of the Bank of Geauga, at or near the first of each month from September, 1853, to September, 1854.

Dates	Ohio Stocks Deposited	Expense Account.	Due from Banks.	Eastern Exchange.	Specie.	Bank Notes.	Real Estate.
Sept. 12, 1853.....	\$121,651 03	\$533 34	\$8,397 18	\$18,900 77	\$15,944 44	\$8,314 48	\$5,000
Oct. 6, "	121,651 03	666 67	6,339 85	17,927 21	20,369 35	14,681 33	5,000
Nov. 7, "	121,651 03	.....	4,974 41	14,890 36	23,092 43	20,395 00	5,000
Dec. 6, "	121,651 03	133 33	15,857 19	18,596 07	17,025 03	15,200 11	5,000
Jan. 14, 1854.....	121,651 03	266 66	15,593 28	29,022 55	20,925 60	17,987 31	5,000
Feb. 6, "	121,651 03	399 99	16,348 44	36,521 08	21,306 26	10,189 00	5,000
March 6, "	121,651 03	399 99	21,549 78	26,151 29	18,700 78	4,455 77	5,000
April 12, "	121,651 03	566 66	15,709 13	8,714 37	23,026 11	11,345 92	5,000
April 24, "	121,651 03	566 66	12,627 35	.....	23,885 06	17,344 07	5,000
May 1, "	121,651 03	.....	11,566 23	8,615 17	22,106 05	12,297 25	5,000
June 8, "	121,651 03	.....	13,141 63	11,741 39	16,778 57	6,280 33	5,000
July 8, "	121,651 03	267 67	9,789 83	7,832 70	18,799 88	20,975 77	5,000
Aug. 7, "	121,651 03	400 00	2,668 40	31,941 08	20,261 09	18,128 25	5,000
Sept. 1, "	121,651 03	400 00	12,324 21	22,408 56	18,332 33	17,378 83	5,000

TABULAR STATEMENT—Continued.

Date.	Notes & Bills Discounted.	Due Depositors.	Undivided Profits.	Circulation.	Due to Banks.	Capital.	Due Old Bank of Geauga.
September 12, 1853.....	\$224,883 38	\$65,694 31	\$14,532 49	\$115,401	\$2,133 38	\$200,000	\$8,734 95
October 6, ".....	226,228 90	70,132 19	16,722 50	118,562	2,991 13	200,000	8,734 95
November 7, ".....	215,457 89	76,519 15	6,140 52	112,269	4,607 80	200,000	9,734 95
December 6, ".....	229,486 69	97,570 45	8,674 85	106,856	2,645 70	200,000	9,734 95
January 14, 1854.....	217,507 92	95,024 24	10,330 07	111,392	1,592 17	200,000	12,048 37
February 6, ".....	205,619 40	83,854 80	15,779 54	113,770	5,736 55	200,000	198 61
March 6, ".....	202,842 61	69,290 94	16,826 53	113,986	2,681 97	200,000	398 61
April 12, ".....	223,609 93	78,100 92	19,357 34	113,198	1,101 18	200,000	398 61
April 24, ".....	229,136 95	89,619 14	15,037 55	108,845	*13,557 84	200,000	398 61
May 1, ".....	216,866 88	92,139 10	11,508 70	105,042	†12,102 28	200,000	900 01
June 8, ".....	219,266 47	76,993 82	13,097 24	112,956	3,178 20	200,000	2,473 58
July 8, ".....	217,348 15	88,432 86	16,283 55	107,978	1,885 96	200,000	2,923 58
August 7, ".....	198,744 05	88,069 72	6,468 16	98,757	4,274 68	200,000	2,923 58
Sept. 1, ".....	212,047 54	100,757 21	21,144 83	97,616	1,939 70	200,000	2,923 58

* In this item there are \$7,154 85 due to New York.

† In this item there are \$10,426 21 from drafts on the East.

The Bank has among its assets \$13,026 86, being the taxes taken by force by the County Treasurer which are not included. The reason for there being no exchange on April 24, was the result of all bills paid in New York not being charged up.

XIV. UNION BANK AT SANDUSKY.

SANDUSKY, September 6th, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—I have this day examined the Union Bank at Sandusky, and have the honor to enclose the Cashier's statement, as well as the tabular statement prepared from the books, to both of which I take the liberty to add some remarks, and some facts, in further elucidation of the true position of the Bank.

The key to all the principal transactions of the Bank lies in its list of present stockholders, and in knowing through them the various business connections. Mr. A. L. Catlin, of Burlington, is the heaviest stockholder; he is a partner of the Banking house of S. W. Torrey & Co., and through him doubtless the arrangement exists by which this Bank borrows, for circulation in the west, the notes of the Commercial Bank of Burlington, Vermont, with which I doubt not he is connected. Mr. T. C. Dann is the next heaviest stockholder—he is cashier of the Sackets Harbor Bank at Buffalo, also a partner of the Banking firm of S. W. Torrey & Co., Cincinnati, and through this source exchange and borrowing operations are made in various ways. Exchange is made through this Bank, and money borrowed through "bills payable" and other means. A son of this Mr. Dann—Mr. E. L. Dann, is Cashier of the Steuben County Bank, an Indiana protege of the Union Bank, and of S. W. Torrey & Co., in Cincinnati. S. W. Torrey, chief of the private banking house of S. W. Torrey & Co., in Cincinnati, is also a stockholder, and he is individually and in his firm constantly a large debtor to the Bank, employing doubtless the money thus borrowed in the Steuben County Bank in Indiana, of which he is a large stockholder, and in the Lawrenceburgh branch of the State Bank, which he also controls. Mr. E. G. Merrick, of New York, another stockholder, is also a member of that firm. E. F. Osborn is also a stockholder, and he is President of the Mad River Rail Road, and hence we find the Bank connected with many transactions of the railroad. The Banking connections of Mr. Merrick in New York I could not ascertain.

Once acquainted with these connections, and the movements of the Bank as they appear on the books become more and more comprehensible.

We find Mr. S. W. Torrey, with Mr. Barney individually liable as endorsers and principals \$21,358 00
We next find S. W. Torrey & Co., Cincinnati, indebted for 76,993 70

Making a total of \$98,351 70
or fully the one third of the entire amount of the \$289,135 of means employed by the Bank, and within \$17,000 of the entire capital of \$115,000 subscribed for the Bank. Thus four of the stockholders, Messrs. Catlin, Dann, Torrey and Merrick, are constantly using the Bank for outside purposes. Out of the \$100,000 thus drawn from the Bank more than twenty per cent. per annum are realized—and for the amount due from Torrey & Co., no interest is received by the Bank, as the account is deemed subject to sight draft. The Cashier of the Union Bank is brother of S. W. Torrey.

To show the perfect insecurity to the public of such a system of Banking, we will take the amount of stock held by these parties, which is \$90,000 00, including the President. They owe \$98,351 70.

Suppose a failure were to occur to-morrow, and how would the means of the Bank stand outside of these debtor stockholders, whom we certainly should not count upon. The Bank owes to the public \$145,000, and it has but \$22,000 of cash means outside of Messrs. Torrey & Co. Its discount list, deducting the in-

debtedness of directors and officers, is but \$105,000; and however valuable its stocks might be in the redemption of the notes, yet it is clear that no prudent Bank would lock up so large an amount of its available means in the hands of one firm, and if it does so, it cannot escape from being looked upon by disinterested persons, as being in a very precarious existence. The heavy balances due to this Bank constantly from other Banks and Bankers, would under ordinary circumstances be regarded as an element of strength, but when critically examined, they are but the absorptions of the means of the Bank for favorite stockholders, and are really an element of weakness. The Burlington Bank account is one of these. Nor must we omit the "bills payable," a species of borrowing notes for circulation from Wheeling, as also from Vermont and other States, all indicating unhealthy processes to obtain means. Nor must I omit, as a significant fact, to state, that the Bank is constantly shifting its accounts in New York city. The late change to the Bank of the Republic, was doubtless made at the instigation and for the interest of S. W. Torrey & Co., in Cincinnati. In February last, there were heavy transshipments of currency from the Bank to their private Banking firm in Cincinnati. The Bank had on the 4th, \$55,893 of currency. Between February 13th and 17th, the Cincinnati House got nearly all of it.

The Cashier of the Bank is very positive, that the Union Bank, as a Bank, never had any interest in the Steuben County Bank of Indiana, and yet the books show the following facts. On November 2, 1853, the following bonds were sent from the Union Bank to Indiana for the Steuben county Bank, and charged to that Bank on the books:

\$13,875	of Indiana	2½	per cent.
13,875	"	2½	"
1,000	"	5	"
4,000	"	5	"
1,000	Coin.		

And at or near the same date up to November 12th, orders for currency were made upon the Indiana Bank for about \$50,000, meant no doubt for the notes of that Bank.

In March 27th, 1854, \$20,000 of the account with that Bank was transferred to S. W. Torrey & Co. If you will examine the statement lately published by the authority of the Auditor of the State of Indiana, you will find that a portion of the Stocks deposited by the Steuben county Bank are Indiana 2½ per cents and 5 per cents, no doubt the identical stocks sent by the Union Bank—which were paid for again by that Bank (I cannot doubt it) in the notes of the Indiana Bank, or the stocks in part are now represented in the debt due from S. W. Torrey & Co., in Cincinnati, to the Union Bank.

The correspondence of the Bank shows, that during the whole of August, the Bank was "light" for means, and yet we see the account of "due from Bankers" rise from July to September, from \$19,707 to \$83,990, most of it going to Torrey & Co. In August 19th, a cashier in Milwaukee is urged to send his notes for circulation, and he is told "we will treat your notes as our own."

August 17th, the Bank writes to Tomb, Huss & Co., in Tiffin, Seneca County: "On account of the Indiana Free Bank panic, Banks are drawing heavily upon us for currency, which with delay of remittance from Milwaukee, makes us short. Can you lend me \$2,000 to be returned first of next week with twelve per cent. interest?"

Borrowing at twelve per cent, and having a large amount subject to sight draft in Cincinnati! This is peculiar Banking!

August 12th, \$10,000 currency are ordered from Milwaukee, through H. H. Camp, Cashier of some Banking house there, being the currency for which is promised a good circulation, and being the remittance spoken of in the letter to Tiffin.

Burlington notes are sent to Milwaukie, August 12th, and spoken of as "notes re-deemed by me in New York," and a request made to "scatter well."

August 14th, Torrey & Co. in Cincinnati, are informed, "that Burlington was scattered with Wheeling along the line of Michigan Central Rail Road." "The scarcity of wheat will secure the best kind of circulation."

August 30th, Messrs. Torrey & Co. are assured, "should you send any eastern funds for circulation in payment, it will be scattered well in Michigan, where exchange is one-half per cent."

July 28th, in a letter to S. W. Torrey & Co., the Cashier says: "Wallis has circulated Farmer and Mechanics' notes of Memphis, Tennessee, by tens of thousands, and there is almost nothing but Mechanics' in circulation."

This Mr. Wallis, I was informed, is assistant Treasurer of the Mad River Rail Road Company, of which Mr. Osborn is President, who is a stockholder of the Bank. I found that the Union Bank took this kind of currency for a few days. The Sandusky City Bank took it longer. It seems that Mr. Osborn was angry with the Cashier for not taking it longer: for so the Cashier writes in July, to Torrey and Co., in Cincinnati, making inquiry into the safety of the Bank. I saw these Tennessee notes in the hands of Irish laborers, who were trying to pass them, and they were generally informed of a total loss. There are few people along the line of the railroad who did not lose some. Common rumor connects Mr. Wagoner, of Tiffin, and his son-in-law's banking firm, Hedges & Co., in Tiffin, and the Mad River Rail Road Company with it—how truly, I cannot tell. I would most respectfully advise an inquiry into the matter through the State directors in the above rail road company. The Union Bank lost but little, and it seems to be but little involved in the matter, except by first giving it currency thoughtlessly.

The manner and object of the time bills drawn, called "bills payable," will appear from the letter of the Cashier to S. W. Torrey & Co., of July 21st. In that letter he informs them that he has been to Wheeling; has got some bills discounted—among others, some \$5,000 on Torrey & Co., in Cincinnati, on five months; promised that the Wheeling notes got for these time drafts would be paid out at Sandusky through him; states that "the former notes, similarly obtained, returned in thirty days," and adds, "if this returns, can't get any more." Thus foreign bank notes are introduced into Ohio—all operations of evident impropriety on the part of the bank. Why draw on time on Torrey & Co., when the funds there were subject to sight draft?

During July, the Bank got short of gold, and has remained so ever since.

July 24th, Mr. J. T. Severance, of the Canal Bank of Cleveland, is written to as follows, viz: "I will send Mr. Crittenden a check on you, payable in gold, which please pay and charge premium. May I have this *privilege* when short, and you in turn draw on me, without reference to account."

Mr. Crittenden is a broker in Cleveland, and sends notes in for redemption very frequently upon all the lake shore banks.

July 15th, Mr. Severance is assured that his "notes were sent to Michigan—the best circulation in Christendom."

July 13th, Messrs. S. W. Torrey & Co., in Cincinnati, are informed, "I gave R. R. Hubbard & Co. some of Circleville notes, and they will never see day light again." I did not inquire to what dark place these notes went.

I think the foregoing will prove to your mind, as it did to mine, that the bank is a heavy borrower, not only at home, but abroad too, and that a few favored stockholders are the recipients of its borrowing capacities. I regard the safety of the bank, therefore, as exceedingly problematical.

I am informed that this bank has listed for taxation only its notes and bills discounted, being the items from which it derives interest. This is said to be done

by your approval. I have no doubt that the money employed in Cincinnati draws good per cent. to a part, if not all the stockholders.

The bank has lately been short in the amount of specie required by law for its circulation. Gold is said to be very scarce. The bank tries hard to keep a supply.

You will notice the frequent large balances due to eastern banks, which, with time bills drawn, makes the exchange reported very unreliable. The amount in Buffalo is adroitly used to get cheap exchange, and I doubt not forced a little in the exchange sales to customers, so as to make more than common interest of six per cent. I am almost certain that the non-declaration of dividends in May last, and in November next, has not its cause in the tax laws, as the Cashier asserts, but in the fact that, for causes explained in this report, no nett profit was made.

You will find that the expense account and the undivided profits about balance each other, and that the \$4,002 for premiums on stock, and the \$2,664 of suspended accounts are still carried forward as assets. Deduct these, and the bank has no profits to divide. I doubt whether any bank can make money under such a system of constant and excessive borrowing, and then loaning large sums without interest. It may be possible, however, that Torrey & Co. remunerate the other stockholders by private arrangement.

That this bank has, like all the other banks, violated the act to restrain banks from taking usury, according to my construction of the law, I need not reiterate in this report. Exchange has ranged at one and a half, and all sixty day bills; and there were many, as well as those having less time to run, which fell within the rule. I have also strong suspicions that the large amount of money kept at S. W. Torrey & Co.'s, in Cincinnati, is loaned out at usurious interest.

In the bank note column in the tabular statement, their own notes on hand are always counted as cash—a fact not altering matters materially, and yet worthy to be noticed.

All of which is most respectfully submitted.

CHARLES REEMELIN.

STATEMENT OF T. W. TORREY, Cashier of the Union Bank at Sandusky City, as made in reply to questions propounded by C. Reemelin, Examining Agent appointed by Auditor and Secretary of State.

This bank was organized August, 1851, under the law 'To authorize Free Banking.'

The original capital subscribed was \$22,500, which was soon after all paid in. This amount was subscribed by the following persons:

NAMES.	AMOUNT.	NAMES.	AMOUNT.
J. G. Forbes	\$5,000	J. J. Camp, Jr.,	\$5,000
S. W. Torrey	5,000	W. W. Wetherill	2,500
E. F. Osborn	5,000		
			<u>\$22,500.</u>

The capital has now been increased to \$115,000, all of which is actually paid in.

The present stockholders—all of whom hold it in their own right and in their own name—are as follows :

Names.	Residence.	Shares.	Amount.
E. F. Osborn.....	Sandusky,	80	\$4,000
S. W. Torrey	Cincinnati,	50	2,500
T. T. Barney.....	Sandusky,	240	12,000
E. H. Haines, dec.,.....	.....	60	3,000
E. B. Sadler.....	Sandusky,	10	500
A. L. Catlin	Burlington, Vt.	1,000	50,000
J. C. Dann	Buffalo, N. Y.,	400	20,000
J. T. Seargeant.....	.....	60	3,000
E. Sutton.....	Burlington,	120	6,000
G. Barney.....	Milan,	100	5,000
S. Johnson	"	40	2,000
H. H. Johnson	"	30	1,500
T. W. Torrey .....	.....	10	500
E. G. Merrick.....	New York,	100	5,000
		2,300	\$115,000

The officers of the bank are—

T. T. Barney, President—salary \$300;

W. W. Wetherill, Vice President—salary \$——;

T. W. Torrey, Cashier—salary \$1,000;

T. T. Barney,

E. F. Osborn,

G. Barney,

E. B. Sadler,

S. W. Torrey,

} Board of Directors—all residents of Ohio.

We have regular by-laws, according to which the Cashier and two Directors are the discounting committee, and they generally consult together upon such matters.

The Board of Directors does not meet regularly.

The indebtedness of the directors and officers is—

As principals..... \$14,358

As endorsers..... 7,000

\$21,358

The stockholders who are not officers are not indebted to the bank either as principals or endorsers.

This does not include the account of the Banks and banking firms in which Messrs. Torrey, Catlin, Dann and Merrick are interested. The indebtedness of the officers and directors arises from Mr. S. W. Torrey individually, and also from Mr. T. T. Barney.

The cash funds September 6th, in the evening, was:

Specie—American Gold.....	\$500 00	
Foreign Gold.....	370 40	
Silver and change.....	412 46	
		\$1,291 86
Bank notes—Eastern.....	\$652 00	
Canada.....	175 00	
Ohio and Indiana.....	8,000 00	
Cash items.....	3,022 43	
		\$11,849 43
Total cash funds.....		\$13,141 29

The amount of Bank notes issued to this Bank by the State officers is. \$30,000 00
 We made up a package yesterday and transmitted them to Columbus for cancellation..... 5,000 00

Actual circulation..... \$25,000 00
 To redeem which we have specie as above..... \$1,291 00
 Eastern exchange..... 15,445 91
 \$16,736 91

We have deposited with the Auditor of State, Ohio and United States stocks, both six per cents., \$30,000, which cost the Bank \$34,002 67, at which rate they are carried forward in our assets. We have not yet set apart any fund to wipe out this premium.

We shall receive \$4,700 in gold to-morrow, not, however, ordered for temporary show.

The condition of the Bank on Monday morning last, since which there has been but little change, was as follows, viz:

RESOURCES.	LIABILITIES.
Stocks deposited..... \$30,000 00	Capital stock..... \$115,000 00
Premium on the same.... 4,002 67	Circulation..... 24,987 00
Real estate..... 3,458 44	Bills payable..... 25,000 00
Furniture..... 1,062 94	Profit and loss..... 8,386 62
Int. credited to depositors. 2,791 55	Due Sackets Harbor Bank
Suspended debt..... 2,664 31	of Buffalo..... 2,053 47
Bills discounted..... 106,616 47	Due Bank of Republic... 3,228 18
Notes discounted..... 19,760 20	Due to other banks..... 1,100 51
Due from banks & bankers. 5,411 36	Due to depositors..... 109,380 11
S. W. Torrey & Co..... 76,993 70	
County Treasurer—taxes.. 1,503 82	
Funds in transit..... 967 34	
Eastern exchange..... 3,272 40	
Cash funds—specie..... 1,215 45	
“ bank notes., 20,959 60	
Expense account..... 8,455 64	
289,135 89	289,135 89

The real estate we own consists of our banking house.

The suspended debt is paper in suit, of which about half will be realized.

Of our bills discounted we anticipate no loss whatever. They mature within forty-five days. The highest amount is for \$7,000.

We always charge interest for bills according to Roulet's interest tables, except where they are on New York, and have but fourteen days or less to run, when we do not charge interest, but often pay a small premium. For bills on places where the rate of exchange is equal to ours, and whose currency is par with ours, we charge one-fourth to one-half per cent. for collection. For Eastern bills we charge as already stated, only simple interest. We are guided by the law under which we are organized, and were not, nor are we now, aware of a law changing the rule of discount on bills.

The mark (& En.) which you see on the books, is for bills which we collect for Eastern banks and bankers; and the payment of exchange is a part of the contract made in New York and other Eastern cities by our merchants.

For notes we never charge more than simple interest. We also hold our notes discounted as perfectly good.

Exchange on the East has been selling at one and a half per cent. for the last four months, and at one and a fourth for a good while previous.

We make much of our exchange through the Eastern money we get, and we also purchase exchange at from one-fourth to one half per cent. less than our selling price. By far the largest amount of our Eastern exchange is the result of Sandusky trade.

We make as much exchange as our customers need. We use a good deal of exchange for the redemption of our notes; but little is sold otherwise to outside parties. We need a good deal, too, to meet our time drafts on the East, called "bills payable" in our statement.

The accounts with banks and bankers arise from various transactions. That at Sackett's Harbor Bank of Buffalo is for bills we send the bank for collection, against which we draw and charge one-fourth to one-half per cent. exchange. The account with the Burlington Bank arose from an arrangement to circulate their notes, we redeeming their notes and charging them up. S. W. Torrey & Co., in Cincinnati, are our agents. We expect six per cent. interest from the balance due us. We employ a portion of our funds with them, to make our funds as available as possible. We do not get any extra interest. The firm of Torrey & Co. consists of S. W. Torrey, E. G. Merrick and T. C. Dann, all stockholders of this Bank. They control the Lawrenceburgh branch of the State Bank of Indiana. We once circulated a lot of \$5,000 for that Bank.

We do not circulate for any bank now, nor did we ever circulate for any Western banks except as already stated.

Our Eastern accounts are now kept at the Bank of the Republic, and small amounts at brokers.

We anticipate our exchange through time drafts which we negotiated at banks in the country. We never draw sight drafts on the East unless we have a balance due us there.

The account with the Steuben County Bank of Indiana arose through the former cashier, Mr. S. W. Torrey, who with his partners is a large stockholder of that Bank. We have now no account with that Bank, nor as a Bank had we ever any interest in it. S. W. Torrey is President of it, and E. S. Dann, Cashier.

We pay interest to our depositors by agreement where the money remains some time, but not on current account. The County Treasurer has formerly deposited with us, but we paid him nothing for the use of the money. The United States Disbursing Agent used to deposit with us. We never paid him any interest. No other public officer deposits with us.

We have declared the following dividends:

May	1, 1852,	4 per cent. on.....	\$70,000,	\$2,800
November	2, 1852,	10 ..	65,000,	6,500
May	2, 1853,	6 ..	112,500,	6,630
November	1853,	4 ..	115,000,	4,600

We declared no dividend last May, and do not expect to declare any next November, nor at any time hereafter, while the tax law is in existence.

We have paid our taxes under the general tax law, and have listed according to the approval of the Auditor of State.

T. W. TORREY, *Cashier.*

STATE OF OHIO, COUNTY OF ERIE, ss:

Sworn to and subscribed before me, this 6th day of September, A. D. 1854.

SAMUEL MINOR, *Notary Public*
in and for Erie County, Ohio.

TABULAR STATEMENT showing the condition of the Union Bank at Sandusky, from September, 1853, to September, 1854.

Date.	Specie.	Bank Notes.	Real & Personal Estate	Stocks Deposited.	Expense account and Interest.	Funds in transitu.	Bills discounted.	Notes discounted.	Eastern Exchange.
Sept. 10, 1853.....	Not ascertained separately.	Not ascertained separately.	\$4,469	\$37,302	\$2,441	\$13,705	\$156,211	\$12,144	\$9,955
Oct. 1, "	"	"	4,469	35,302	1,652	24,475	145,495	19,720	20,024
Nov. 5, "	"	"	4,469	34,002	1,839	22,805	140,671	18,867	17,512
Dec. 5, "	\$4,248	\$13,549	4,469	34,002	904	4,505	143,551	21,168	17,267
Dec. 31, "	1,899	14,711	4,469	34,002	1,995	2,929	139,981	20,897	17,228
Feb. 4, 1854.....	4,705	55,895	4,469	34,002	6,962	8,234	114,638	23,469	18,157
March 4, "	4,320	25,164	4,520	34,002	7,967	205	95,611	25,579	12,689
April 1, "	4,167	16,461	4,520	34,002	8,682	205	108,785	26,453	3,610
May 6, "	3,423	16,353	4,520	34,002	9,629	7,898	87,180	28,012	10,328
June 3, "	3,480	5,980	4,520	34,002	9,907	8,855	89,706	23,437	9,075
July 1, "	1,810	13,274	4,520	34,002	10,035	7,105	110,325	17,504	9,021
August 9, "	4,142	40,770	4,520	34,002	10,941	10,205	40,498	21,438	15,144
Sept. 2, "	1,215	31,305	4,520	34,002	11,246	967	106,616	19,760	.....

TABULAR STATEMENT—Continued.

Date.	Due from Banks and Bankers.	Capital—Safe- ty Fund.	Circulation.	Due Eastern Banks.	Due Depos- itors.	Due Banks.	Profit and Loss.	Bills Payable.	Suspended Debita.
September 10, 1853.....	\$9,788	\$115,000	\$30,000	\$30,584	\$77,138	\$9,511	\$4,937	\$16,500	.....
October 1, ".....	34,959	115,000	30,000	1,604	132,048	13,989	6,410	26,523	.....
November 5, ".....	29,718	115,000	30,000	3,955	117,874	29,786	9,004	20,268	.....
December 5, ".....	32,404	115,000	30,000	6,394	78,011	17,086	2,068	26,768	.....
December 31, ".....	15,208	114,000	30,000	4,734	79,329	18,726	2,019	5,000	.....
February 4, 1854.....	35,057	115,000	26,865	792	151,934	3,314	4,004	5,000	.....
March 4, ".....	91,645	115,000	27,449	908	95,796	21,584	5,069	31,000	.....
April 1, ".....	14,905	115,000	30,001	26,693	46,112	2,315	5,446	26,000	.....
May 6, ".....	46,199	115,000	28,424	1,658	69,757	1,738	6,438	15,000	.....
June 3, ".....	49,930	115,000	28,572	.....	53,298	10,495	6,520	25,000	.....
July 1, ".....	19,707	115,000	29,212	.....	75,212	456	7,811	12,000	.....
August 9, ".....	57,992	115,000	25,850	.....	101,098	5,553	7,853	25,850	.....
September 2, ".....	83,990	115,000	24,987	.....	109,380	6,380	8,386	25,000	\$2,664

XV. SANDUSKY CITY BANK.

SANDUSKY, September 7th, 1854.

HON. W. D. MORGAN, *Auditor of State*:

SIR:—I have the honor to transmit the statement of the Cashier of the Sandusky City Bank at Sandusky, and also the tabular statement collated from the books;—and I most respectfully direct your close attention to both.

During my examination, and especially while collating the tabular statement, it became evident to me that this Bank is laboring under some constitutional hereditary disease. The Sandusky City Bank is the successor of the old Bank of Sandusky. The efforts to sustain the old Bank, or rather the quasi union of the new Bank with the old, brought the old disease into the new Bank. The disease is the abuse of the Bank for the private schemes of favorite stockholders. Not only Sandusky speculations were saddled on the Bank, but certain Columbus ones besides; and the vestiges of the Columbus Insurance Company and the influential gentlemen connected with it, as well as Lake Steamer and other speculations, meet one in the books as significant shadows of the past.

When mismanagement had produced a crisis a very superficial examination was made, and by a fair looking statement which made the difficulties appear as only temporary, a new set of stockholders was induced to take the Bank in hand. This new arrangement was brought about through those well known Columbus influences, which centered around the Columbus Insurance Company and the City Bank of Columbus. The new Cashier, Mr. Flynt, came from the latter institution, and through his influence and acquaintance most of the Connecticut Stock was obtained. Mr. Flynt was himself deceived, and did not find out the real situation of things for sometime. On examination you will find, that the City Bank of Columbus is a stockholder, and also a Mr. Mathews of the same city. The present Cashier has been most indefatigable in his endeavors to place the institution upon good footing again, and if hard borrowing and close attention to profits, as well as untiring devotion to business can do it, he will accomplish it. Some twenty thousand dollars of the stock taken by the Bank for debts, was sold to Mr. J. R. Robinson at seventy-five cents on the dollar, by order of the directors.

You will notice in connection with this matter that the suspended debt account has risen in one year from \$3,963 to \$12,584, and adding the expense account, there are \$14,505 which should be stricken from the resource statement. The \$4,914 of undivided profits will not cover the probable loss in the Bank and Rail Road Stocks, and the real estate. I doubt therefore very much whether the Bank will, or rather whether she ought to declare any dividends for two years to come. And this is the more apparent when we take the fact into consideration, that among its cash funds there are about \$1,000 of the notes of the Farmers' and Mechanics' Bank of Memphis, whose real value can be but little.

This Bank, like the Bank yesterday examined, had not at the time of examination, nor has it had for several weeks, I mean since the quarterly statement sent to you, enough specie to fulfil the law. The tabular statement also shows that the Bank had not on Monday last any eastern exchange—and that such has frequently been the case. The \$17,798 78 of eastern exchange reported to-day, are the result of sales of \$20,000 of State stocks sold in New York. The Cashier's explanations of these matters deserve your full attention.

The Bank is liable on demand for \$172,945. It has cash means immediately available \$28,000. I consider this an unsafe position, especially when \$20,000 of bills payable are to be met besides. This Bank is evidently under a constant strain to overcome the difficulties transferred from the old organization. The new stockholders should have been allowed a very liberal discount on their stock as it is they are sure of pretty severe losses. They have in part made up som

\$25,000 to make them up; and it would be wise on their part to contribute \$25,000 more, and so wipe out all the old losses. Even to go into litigation is better than the prolonged struggle that is before them, and that the Bank is constantly struggling is evident, when we examine the columns of "due eastern Banks," "bills payable," and "due to Banks and Bankers," both in the tabular and general statement. The Cashier's statement also clearly proves *that* in its general tenor.

That the "usury act" has been violated by this Bank also is evident. The Cashier admits it, and pleads ignorance of any such law. He has acted according to the law under which the Bank was organized.

This Bank circulates for any and every body from whom it can borrow Bank notes. The Cashier is a stockholder also, in the Indiana State Stock Bank at Marion; and I find that September 5th, he writes to S. W. Torrey, Esq., in Cincinnati, to protect the notes of that Bank and he promises to arrange it with the Union Bank.

Letters abound in the letter book, wishing to borrow and agreeing to give the notes sent a good circulation in Michigan, where exchange is one-half per cent. The circulation of eastern notes seems not to have taken place lately, but formerly it was much practiced.

The Bank is charged by the public with giving credit to the Farmers' and Mechanics' Bank notes of Memphis, Tennessee. I could find nothing which would sustain directly any such charge. That the Bank took them and paid them out is true, but whether by any understanding with the rail road company, whose President is a stockholder of the Bank, or not, I could not tell. The Cashier is positive in asserting that he does not know who paid these notes out. He has some hopes that the Bank will ultimately lose nothing by the Tennessee notes on hand. The reasons given for retiring the circulation have a peculiar significance, and they corroborate what I have constantly asserted. I shall re-advert to this in my general report. It is not the taxes which deter from a circulation—but the inability to circulate them in distant places. Other Banks are therefore used for circulation and high interest paid, because that circulation must not be redeemed.

The Cashier says in his statement (immediately succeeding the statement showing the general condition of the Bank,) that \$10,600 of the stocks of the Bank deposited with the State Treasurer do not belong to the Bank; they are borrowed and have been for years, from an individual whom the Cashier does not know. I examined the books very closely, but could find nothing nearer except an item, "stocks belonging to others." I do not like to guess in matters of this kind, but I rather suspicion that these stocks are concealed from creditors, and that the solution lies in the City Bank of Columbus or the Columbus Insurance Company, and the managers of the latter. The Cashier says he knows not who gets the interest, and that the stocks were borrowed for the Bank long before he became Cashier. He has had nothing to do with the transaction in any manner or form. I can but give his statement and my suspicions—which I trust will do no one injustice.

I pass over many matters to which I have frequently called your attention in former reports, and reserve further remarks upon many interesting details of this Bank for my general report.

The present officers are careful and efficient business men, as is easily seen by their manner of discounting, both in amount and time. They may succeed in resuscitating into vigor the concerns of this Bank. In return for their affability and readiness in explaining to me the affairs of the Bank, I must wish that their labor and talents might be devoted to a more useful and more remunerative business.

Most respectfully yours,

CHARLES REEMELIN.

STATEMENT OF H. S. FLYNT, *Cashier of the Sandusky City Bank at Sandusky, as made to Charles Reemelin, examining agent appointed by Auditor and Secretary of State, in reply to his questions.*

This Bank was organized on March 3rd, 1846, under the law to incorporate the State Bank of Ohio and other Banking Companies.

The original amount of capital was \$50,000, subscribed as follows:

NAMES.	Shares.	Amount.
Wm. Townsend.....	150	\$15,000
C. M. Morgan	60	6,000
W. W. Wetherill	70	7,000
Lucas S. Beecher.....	20	2,000
Marshal Barber.....	200	20,000
	500	\$50,000

The Capital Stock of the Bank now is..... \$62,500

The Safety Fund is..... 55,420

Total capital..... \$117,920

Which capital and the following stocks are held as follows, viz:

NAMES.	Residence.	Capital.	State Stocks
The Bank.....		\$3,900	.....
George Raymond	Republic, Ohio,	7,200	\$2,630
H. L. Bidwell.....	Hartford, Conn.	11,800	2,000
City Bank of Columbus	Columbus, Ohio,	3,000	.....
Justin Morrison.....	Cleveland, "	3,000	.....
Ebenezer Lane	Sandusky, "	1,600	1,150
Wm. G. Lane.....	Sandusky, "	100	...
Samuel T. Worcester.....	Norwalk, "	500	500
Wm. F. Kittridge.....	" "	500	500
C. L. Boalt.....	" "	300	300
T. R. Flynt.....	Tolland, Conn.	700	700
Z. A. Storrs.....	" "	500	500
E. F. Osborn.....	Sandusky, Ohio,	1,000	...
Cuyler Leonard.....	" "	6,500	500
Rice Harper	" "	500	500
R. Gillet.....	Hartford, Conn.	2,000	2,000
N. E. Gillet.....	Ohio,	500	500
H. A. Gillet.....	Pennsylvania,	1,000	1,000
Daniel Kimbal.....	Ellington, Conn.	700	700
E. Demming.....	Hartford, "	500	500
E. L. Lane.....	Sandusky, Ohio,	100	100
F. H. Brockway	Connecticut,	200	200
Thomas Mathews	Columbus, Ohio,	2,000	2,000
G. S. Parrish.....	Connecticut,	200	200
L. H. Pratt	Buffalo, N. Y.	1,900	...
W. Fuller	Connecticut,	200	200
R. C. Osborn.....	"	200	200
J. G. Camp.....	Sandusky, Ohio,	2,800	300
John R. Robinson.....	" "	10,000	...
		\$62,500	\$17,180

The Officers of the Bank are—

J. G. Camp, jr., President, salary \$500; H. S. Flynt, Cashier, salary \$1,500.
The discounting is done by the Cashier.

J. G. Camp, jr.	} Board of Directors.
J. R. Robinson,	
E. F. Osborn,	
C. Leonard,	
H. S. Flynt,	

The Board of Directors does not meet regularly.

The cash funds as exhibited are as follows, viz :

Specie—American Gold.....	\$579 50	
.. Foreign Gold	1,022 52	
.. Silver and change.....	550 20	
		<u>\$2,152 22</u>
Bank Notes—of Ohio Banks.....	\$1,010 00	
.. New York and Eastern.....	3,447 00	
.. Tennessee	436 00	
.. Illinois and mixed with Tennessee.....	1,000 00	
.. “ “ Indiana.....	326 00	
.. Kentucky and Virginia.....	140 00	
.. Canada	1,236 00	
.. Small notes of Indiana & Kentucky.....	309 00	
		<u>\$7,904 00</u>
Cash items.....	8,932 25	
		<u>\$18,988 47</u>
Total cash funds.....		
		<u>\$18,988 47</u>
The Bank notes issued to this Bank, as charged on the Books of State Treasurer,		
amount to.....	\$51,600 00	
Of our notes on hand.....	2,394 00	
		<u>\$49,206 00</u>
Actual circulation.....		
		<u>\$49,206 00</u>
To redeem which we have specie.....	\$2,152 22	
Eastern Exchange.....	17,798 78	
		<u>\$19,951 00</u>
We have deposited with the Treasurer, Ohio State Stocks—		
Five per cents.....	\$32,000 00	
Six per cents.....	19,600 00	
		<u>\$51,600 00</u>
In all.....		<u>\$51,600 00</u>

Of the premiums which we have paid, \$1,462 will be wiped out by \$21,000 lately sent to Atwood, Dunlevy & Co. for sale.

The general condition of the Bank on September 5th, since which there has been but little change, was:

RESOURCES.	LIABILITIES.
Stocks deposited with Treasurer of State.....\$72,600 00	Capital Stock.....\$62,500 00
Ohio State Stocks..... 44,820 00	Bonds owned by stockholders..... 17,180 00
Personal property..... 1,070 63	Safety fund..... 55,420 00
Tax..... 1,377 91	Circulation..... 51,600 00
Bank Stock of our own.... 3,900 00	Bills payable..... 21,135 00
Railroad Stock (Mad River,) 4,950 00	Due depositors..... 105,658 76
Suspended debt in suit.... 5,069 55	Undivided profits..... 4,914 74
Real estate..... 19,402 77	Due Eastern Banks..... 3,137 81
Bills discounted..... 112,217 33	Due other Banks and Bankers..... 12,550 88
Notes discounted..... 23,361 58	
Specie..... 2,362 94	
Bank notes..... 21,509 25	
Funds in transitu..... 455 00	
Expense account..... 1,921 31	
Profit and loss, suspended debt..... 12,584 08	
Due from Banks..... 4,237 84	
Premium on Stocks..... 2,257 00	
\$334,097 19	\$334,097 19

Of the \$44,820 of State stocks in the above statement, all are owned by the Bank except \$10,600, which are held by one individual, from whom the Bank borrowed them before I became Cashier. I do not know to whom these \$10,600 belong.

The \$3,900 of our own stock we took for debt. We would like to sell it, but have had no opportunity.

The \$4,950 of Mad River Rail Road Stock are worth in market now \$4,300. The nominal amount we hold is \$6,500.

Of the suspended debt in suit, about half (\$2,500) will be recovered. Of the \$12,584 of profit and loss, we have but little hope of realizing any material sum.

The real estate we hold, we took for debt, as our Rail Road and Bank Stock. It consists of a good water power near our city, and a large Manufactory on it. It is worth at least \$15,000. We have advertised it for sale and would be glad to sell it.

We charge for notes interest according to Rowlet's interest tables, and never receive in any manner any other additional consideration. Our notes are for small amounts, and all will mature before the 1st of January ensuing. We have but few renewals; perhaps about one fourth of our business lately may have been renewals, and this is because times are hard.

Bills we discount by taking legal interest, the same as on notes, when they are payable in the eastern cities. On such as are payable in the west, in our State and surrounding States, we charge from one fourth to one half per cent. for collecting, which about meets expenses and loss of time. We pay no attention to the law "to prevent Banks from taking usury," never having seen it; and being guided now, as always, by the law under which we are organized. Our bills are all for short dates and not very large amounts.

Eastern exchange is now one and a half per cent. premium. It was one and a fourth about four months ago.

We buy sight exchange at one-fourth less than we sell at. We make some exchange by sending home eastern notes.

We anticipate our sight exchange and are at liberty to do so. We never do this for a long period nor for large amounts. We do it so as to constantly employ our means and to accommodate our customers with exchange, since our market hardly affords enough exchange to supply the demand. We get four per cent. interest when there is a balance due us in New York. They charge us seven per cent. when the balance is against us. We do our business in the east with banks. We have lately sent to a broker firm \$20,000 of Ohio Stocks to be sold, and they sold them for us.

We prefer to discount bills as we make more by it, and as they arise more frequently in the natural course of trade. None of our bills are paid at our counter except when protested, and then never by previous agreement.

We have time bills discounted at banks in this State and in New England States. We get them on long time—say five to six months, and through them increase our banking means. We transmit to the banks we have such time bills discounted at, our bills on the east for collection. We occasionally send them Mad River stock as collateral security.

We have declared dividends amounting in eight years to \$33,801 28. Since November, 1851, we have declared no dividend because we have sustained losses, all of which are not yet wiped out. These losses arose chiefly from failures of debtors to the bank prior to 1849, and some of them were from the stockholders. In 1849, the bank was sold by the old owners, and the great bulk of all our losses is the result of the old discount line. Our entire loss, including what yet appears in the profit and loss items and the debts in suit, amounts to about \$50,000. We do not anticipate much loss from our own discount list, and hope to be through with all losses in a year. Our stockholders contributed \$25,000 last year to make up part of our losses. We are now exceedingly careful in our discounting, and of our discounting for eighteen months past we shall lose little or nothing. Our discounting is to a considerable extent the result of the lake produce business.

We used to circulate for eastern banks of whom we borrowed through time bills their notes. We do little of that now. We circulate for no other bank now. We used to exchange notes with Kentucky Trust, but now we do not circulate for any body.

The Tennessee money was paid out in this neighborhood by some person unknown to us, and we took it believing it to be good. We have \$1,000 of Farmers' and Merchants' Bank of Memphis, which we are afraid will prove a loss.

We allow no interest on current deposits, but do so on special deposits—from four to six per cent. No public officer deposits with us. We issue certificates of deposits, but as shown to you they are not in the similitude of Bank notes.

The officers and directors are indebted as principals..... \$26,000
 " " " " " securities.....

Of this amount \$13,500 is due for contribution called for to meet losses as already stated, and some of the rest have been standing about six months.

One of the stockholders not an officer, owes \$500.

We expect to pay taxes according to the law under which we are organized, and are ready to pay to the State such taxes whenever the law requires it. We know of no arrangement with other banks to litigate with the State. We have a suit of our own, the position of which in court I cannot tell fully.

We now make little or no effort to circulate our own notes. We could have a circulation of \$187,500 if we should choose to increase our circulation capital.

We do not pay out small notes of other States at our counter. We send them home if possible, and send many to Cincinnati, whence they are carried home.

We expect to comply with the law of last winter.

It would, in my opinion, not be practicable for the banks of this State to pay out none but their own paper at their counter, unless the banking capital were much increased.

We cannot make a circulation profitable because it returns too soon after paying out, and we would not accumulate specie funds enough to redeem a large circulation. I mean that if we paid out our paper on bill discounting of say sixty days, our paper would return long before the bills would mature. I have watched our notes by marking them, and I found they came faster than was profitable. We are retiring our circulation so as to make our business safer every way.

We had a standing loan for three years from the Bank at Hartford for \$10,000, and this makes our balance due to eastern banks appear large. It happens also very frequently that bills are paid and remittances made to New York, of which we are not advised, and our account out here then appears more unfavorable to us than it really is. I have shown you our daily balance sheets as made out by the eastern bank to us, and from them you can see that we generally have a balance due us there for about \$10,000 on an average.

H. S. FLYNT.

STATE OF OHIO, ERIN COUNTY, ss :

Sworn to and subscribed by H. S. Flynt, above named, this 7th day of September, A. D. 1854.

FREDERICK W. COGSWELL, *Notary Public*.

TABULAR STATEMENT showing the condition of the Sandusky City Bank, from September, 1853, to September, 1854.

DATES.	Stocks deposited.	Bank and Railroad Stock.	Real Estate.	Bills discounted.	Notes discounted.	Due from Banks.	Specie.	Bank Notes.	Eastern exchange.
Septem. 6, 1853.....	\$112,420	\$8,850	\$20,652	\$144,038	\$28,357	\$6,296	\$9,440	\$17,303	.....
October 4, "	117,420	8,850	20,652	180,352	30,613	3,329	7,308	11,857	.....
Novem. 1, "	117,420	8,850	20,652	156,237	31,872	3,225	8,209	29,599	.....
Decem. 6, "	117,420	8,850	20,652	130,447	25,474	379	8,093	21,235	\$2,147
January, 3, 1854.....	117,420	8,850	20,652	129,085	28,664	2,528	9,299	29,987	.....
Feb. 7, "	117,420	8,850	20,652	135,978	24,665	627	6,544	26,143	10,504
March 7, "	117,420	8,850	20,652	138,014	24,665	3,336	9,279	9,567	.....
April 4, "	117,420	8,850	20,652	134,775	35,349	1,745	3,949	17,446	.....
May 2, "	117,420	8,850	20,652	107,133	36,182	2,438	4,838	17,668	16,017
June 6, "	117,420	8,850	20,652	142,904	38,245	3,101	2,997	13,581	10,000
July 5, "	117,420	8,850	20,652	123,282	32,913	8,426	3,657	17,512	27,329
August 1, "	117,420	8,850	20,652	125,004	23,703	2,000	4,064	11,669	10,340
Septem. 5, "	117,420	8,850	19,402	112,217	23,361	4,237	2,434	18,102	.....

MONTHLY TABULAR STATEMENT—Continued.

DATES.	Expense Account.	Suspended Account.	Capital.	Circulation.	Due Eastern Banks.	Due Depositors.	Bills payable.	Due to Banks and Bankers.	Undivided Profits.
Septem. 6, 1853.....	\$1,329	\$3,963	\$130,100	\$69,649	\$23,557	\$106,166	\$12,000	\$12,612	\$4,478
October 4, ".....	1,635	3,959	135,100	72,069	46,753	118,680	15,000	12,624	6,071
Novem. 1, ".....	2,088	3,959	135,100	71,143	23,681	103,281	25,000	20,200	6,845
Decem. 6, ".....	252	6,875	135,100	72,598	10,000	95,309	13,000	23,313	1,189
January, 3, 1854.....	506	10,434	135,100	71,725	20,470	112,227	3,000	23,330	2,292
Feb. 7, ".....	1,508	10,430	135,100	72,595	4,657	109,032	25,000	12,127	2,319
March, 7, ".....	1,920	10,227	135,100	72,600	8,590	98,698	29,500	13,500	5,135
April 4, ".....	2,148	10,230	135,100	72,600	3,712	96,254	32,000	16,029	4,834
May 2, ".....	2,620	11,808	135,100	71,474	.....	106,541	27,000	14,908	6,071
June 6, ".....	316	10,943	135,100	72,596	11,488	114,400	28,500	18,081	1,364
July 5, ".....	548	10,943	135,100	72,596	.....	120,879	31,000	16,546	1,422
August 1, ".....	1,609	12,039	135,100	70,407	.....	93,435	19,000	26,286	3,570
Septem. 5, ".....	1,921	12,584	135,100	51,600	3,137	105,658	21,135	12,557	4,914

XVI. SENECA COUNTY BANK, AT TIFFIN.

TIFFIN, September 7th, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR—The enclosed statement of Mr. Johnson, the new Cashier of the re-organized Seneca County Bank, at Tiffin, will afford you a tolerable insight into the present and past position of that institution. Permit me to add thereto a few remarks, partly explanatory and partly with additional facts.

The absence of the President left many matters less fully explained than we should have otherwise got them, but it is believed that the statement gives all the material facts. The list of the new stockholders is, I suppose, nearly correct.

I must here repeat that I look upon all such purchases of franchises as questionable under our laws. At any rate, it is well to question, at least, whether with the purchase goes the tax exemption. Individual transfers may be authorized, and carry with them the entire franchise, but such purchases as the one now made between Mr. Gibson for the new, and Messrs. Arnold and Tomb for the old, certainly occupy a very different position. Surely the sovereignty of this State has not become a thing to be bought and sold. I most respectfully invite your and the Attorney General's attention to this matter.

The old bank may not have done any business since April 1st, 1853, but Messrs. Arnold and Tomb did, and I rather think there was but little difference in fact. The only real difference was, that as a bank, but six per cent. interest could have been charged, while as a broker office, they could charge more. I found the business of Arnold & Tomb, and of Tomb, Huss & Co. mixed up with the bank business in the same books; and while examining the part devoted to the bank, I could not avoid learning something, too, of the business of Tomb, Huss & Co.

The capital of Tomb, Huss & Co. is but \$12,000—their deposits \$158,000—their discounts \$114,000; and both their books and the books of the bank show that they constantly used of the bank's funds some \$20,000 to \$25,000, without interest. That Arnold and Tomb also used the circulation, I have no earthly doubt, and the same is most likely also true of Tomb, Huss & Co. The entire circulation of all other banks in the State is redeemed at least twice in each year, and very often five times, and I cannot be made believe that of the circulation of the Seneca County Bank, but thirty-three per cent. has been presented for redemption in eighteen months.

No doubt the old discount list has remained as it was in April, 1853—so the books show; but the cash, the eastern exchange, the deposits, the circulation, and the very office and books of the bank went to Arnold & Tomb, and they have used them as brokers; and they are not yet separated from the business of Tomb, Huss & Co. The present condition of the bank is, therefore but a mixture of the assets and liabilities of the old bank with the funds of the new, and that part of the statement affords but little practical data. The new organization has purchased the stocks and becomes responsible for the circulation, and the old organization keeps the old discount list and the losses both through H. Dwight, Jr. and through other parties.

We may, therefore, assume that the new bank has of cash funds \$18,041 96, of which \$5,836 12 is specie. The depositors are, I suppose, the stockholders as yet, from whom these cash funds are derived. The new bank has already issued \$10,000 of notes of the old bank, and is liable for the entire circulation.

Mr. Johnson, the new Cashier, is yet the Cashier and a stockholder of the Elkhart County Bank of Indiana, and to use his own words, he "brought the \$1,470 of Elkhart money with him." Mr. Johnson assures me there is to be no connec-

tion hereafter between the Ohio and the Indiana banks. Some of the specie was bought with the notes of the Seneca County Bank, and the exchange comes in part from the same source. The new organization was started with the best intentions to cling to legitimate banking, and to avoid the rock upon which the old bank split, viz: an absorption of the capital by entangling outside connections. It has bought the books, papers, State stocks, plates, etc., of the old bank in a lump,—paying, as I understand it, about a liberal premium for the stocks deposited with the Treasurer, and which are the basis of its circulation. May the bank fulfill all its promises, both to the public and the stockholders.

The loss sustained by the old bank cannot be very far from \$20,000. Messrs. Arnold & Tomb, however, had the use of the circulation and other privileges of the bank for eighteen months; and I rather think these gentlemen at least have lost but little after all. You will see in looking over the statement I gave you of Tomb, Huss & Co., the successors of Arnold & Tomb, that these gentlemen maintain, on an actual capital of their own of \$12,000, a discount list of \$114,000—having deposits to the amount of \$158,000. Their office is the office of the Seneca County Bank. I think they have been and are using that bank's office to some purpose.

I found in Tiffin the rumor corroborated, that Messrs. Hedges & Co., another broker firm in that place, paid out originally the notes of the Farmers' and Merchants' Bank of Memphis, and that a Mr. Waggoner brought them from Tennessee. Mr. W. is the father-in-law of Mr. Hedges, and borrowed them, as the rumor goes, for the Mad River Rail Road. I will once more recommend an inquiry into the matter through the State directors in that railroad.

All of which is respectfully submitted.

CHARLES REEMELIN.

STATEMENT OF C. L. JOHNSON, *Cashier of the Seneca County Bank, Tiffin, Ohio, as made to Charles Reemelin, Examining Agent appointed by Auditor and Secretary of State.*

This Bank was organized in November, 1847, under the act "to incorporate the State Bank of Ohio and other Banking Companies."

The original capital was \$30,000. The stock register being in the hands of Mr. Gibson, our President, I cannot exactly tell who were the original stockholders, but think they were Messrs. S. Arnold, Benj. Tomb, Alfred Johnson, Samuel Waggoner, Wm. Fleet, R. G. Pennington, Abel Rawson, George Dennison, S. Cadwalader, Arden Chapman, Isaac Arnold, R. W. Reed, Wm. M. Buel, and Daniel Smith. Reed, Buel, Waggoner, Tomb and Arnold were the principal stockholders.

Mr. Chittenden was Cashier.

The present capital stock amounts to.....\$50,000

The bank has a safety fund (being stocks deposited with the Treasurer of State) of.....50,000

Making the actual capital.....\$100,000

This is held by—

NAMES.	AMOUNT.	NAMES.	AMOUNT.
Lewis Baltzell	\$5,000	R. M. C. Gibson .....	.....
Jacob Holtzer .....	.....	Wm. H. Gibson .....	.....
Hugh Welch .....	.....	G. R. Huss	2,000
Elisha Umstead .....	.....	C. L. Johnson	5,000

I cannot give the amount of stock held by these persons, for the reason already stated. The stock is all taken up.

The present stockholders have lately purchased the franchise of the old Seneca County Bank. I cannot tell whether anything was paid for the franchise. The matter was arranged between Wm. H. Gibson and Messrs. Arnold & Tomb. I can say that I paid no bonus for my stock, nor am I to be allowed any discount. The purchase took place about the tenth of July.

The old bank has not done any business since 1st April, 1853, except the protection of its circulation. The business of the bank was transacted at the office of Messrs. Arnold & Tomb, and is now done at Tomb, Huss & Co., the successors of that private banking house.

These bankers collected the assets and paid the liabilities. They were the chief stockholders.

The circulation was redeemed by them. The mutilated notes were returned to Columbus and the good notes were held.

The circulation was not used by these bankers, except such as they took in their own business. The highest circulation was \$100,000. The amount of notes issued to the bank and charged by State officers now is..... \$68,016
We have on hand 1,684

Actual circulation \$66,332

But little of our circulation is presented for redemption. We do not know why there is not more presented.

Our cash funds are as follows:

American gold.....	\$4,239 00
Foreign gold.....	1,008 72
Silver and change	588 40

Total specie.....	\$5,836 12
Ohio Bank notes.....	\$5,500 00
Ohio and Indiana.....	4,000 00
Elkhart	1,470 00

Total Bank notes	\$10,970 00
Cash items.....	1,235 82

Total of cash funds..... \$18,041 94

The condition of the Bank now is :

RESOURCES.	LIABILITIES.
Stocks deposited with Treasurer \$68,175 00	Capital \$50,000 00
Eastern exchange 18,081 89	Circulation 68,016 00
Personal property 167 88	Safety fund 50,000 00
Expense account 1,228 99	Undivided profits 8,554 51
Bills and notes discounted . 55,548 96	Galt property 36 00
Cash 18,041 94	Due depositors 17,564 18
Suspended account due from bankers 9,905 92	Due to Banks 384 94
Arnold & Tomb 25,998 42	Bills remitted 4,959 41
Profit and loss 131 54	State tax 180 00
Niles property 2,414 50	
\$199,695 04	\$199,695 04

The premium originally paid on our stock was long ago wiped out, and we only report the par value.

Our eastern funds are with the Ohio Life Insurance and Trust Company. We get five per cent. interest.

Our real estate consists of the Niles property, being town lots in the town of Niles, Michigan. We took it for a debt of D. W. Van Arnon. It is worth what we report it at.

The bills discounted are the remainder of bills and notes due in April, 1853, when the Bank ceased to do business under the old organization. They have remained part by agreement and part are in suit. Some of the bills and notes are protested. The old organization did its business chiefly in judgment notes in which the securities were joint debtors where protest is not necessary.

Of these about \$6,000 will be lost. The remainder will ultimately be collected.

Those bills receivable are not to be transferred to the new organization, the intention being for the new stockholders to pay up and start anew. The new organization gets nothing but the franchise and the State stocks.

The item due from H. Dwight, jr., will prove a loss.

I cannot explain how the deposit account comes on the resource side in the statement of July 10, but I suppose it should be added to the cash.

The debt due from the old Bank of Sandusky is secured by notes of that Bank, which we hold.

Walter Fay's Bank has failed, but we expect to realize something out of this item.

The \$25,998 42 due from Arnold & Tomb is the amount which they use of the funds of the old Bank. They pay no interest for it. They claim that being principal stockholders and having assisted the Bank formerly without interest, it is but proper that claims for interest should be considered square.

The stocks deposited with the Treasurer are principally Ohio six per cents.,—a few are five per cents.

The undivided profits, the exchange and interest, are accumulating accounts to wipe out losses.

The item bills remitted I cannot explain, but suppose they should be deducted from bills discounted. The account has stood thus for four years.

The amount due the Ohio Life Insurance and Trust Company in July last, is

an unsettled account which we are anxious to wipe out. The account with that company now is accumulating eastern exchange, and is with the New York branch, and is gathered up preparatory for the business of the new organization.

The Bank has not discounted any since April, 1853.

Of the debts due to the Bank very little is from either officers or stockholders—their indebtedness does not exceed \$2,000.

The new organization intends to do business in a new locality, the office being now in a state of forwardness. We expect to occupy it in about ten days, and then shall commence operations. We intend to use the plates of the old organization, which pass with the franchise.

We have sent out a few notes, say \$10,000, to various places in this State preparatory to our business. We have bought exchange and coin with them.

The new stockholders have paid their stocks nearly all in. Part of the money is now deposited with Tomb, Huss & Co. All the stock will be paid by the time we get our new office. I think the money is ready.

The new organization has not discounted one dollar, and all we are doing is preparatory for the new business arrangements.

The new stockholders are all residents of this county. They are chiefly men who will not want to borrow money of the bank, being most of them our wealthiest farmers.

The old bank expects to pay taxes as her charter provides. The new organization has not yet determined on that question.

The officers of the organization are:

W. H. Gibson, President, salary not fixed.

C. L. Johnson, Cashier, " " "

W. H. Gibson,

C. L. Johnson,

Louis Baltzell,

Jacob Holtz,

Hugh Welch,

R. M. C. Gibson,

E. Umstead,

} Board of Directors.

We have not yet any by-laws, nor is the order of our business determined.

Our Board meets to-morrow, and then will determine about interest on deposits, discounts, &c., and all general business arrangements.

CHARLES L. JOHNSON, Cashier.

STATE OF OHIO, SENECA COUNTY, ss:

Sworn to and subscribed before me this 7th day of September, 1854.

J. C. LEE, *Notary Public*.

XVII. MAHONING COUNTY BANK AT YOUNGSTOWN.

YOUNGSTOWN, September 13th, 1854.

HON. WM. D. MORGAN, *Auditor of State*:

SIR:—In enclosing to you the statement of the Cashier of the Mahoning County Bank at Youngstown, and the tabular statement annexed thereto, I have but little to add by way of report.

The arrangement with the County Treasurer will arrest your attention, not so much on account of the amount of interest realized from the public funds, as because it corroborates my general impression, that nearly every public officer entrusted with public money deposits them under similar arrangements.

The action of the bank in discounting bills is similar to other banks. The general fact that sixty day and less time bills have been discounted, while the current rate of exchange was above one per cent., and that therefore more than twelve per cent was made, may be seen from the books. The Cashier was evidently not aware of any such construction of the law. He intended to follow it as he understood it.

You will also notice that in April last, the bank was considerably reduced, and that it then had not sufficient specie and exchange. This arose in part from withdrawal of mercantile funds and deposits, and also, I suspect, from withdrawal of county funds, as thereabouts the County Treasurer made his settlement. You will also notice however with what ease the Bank relieved herself, showing a strong discount list and a general healthy action of the Bank.

In fact, it is undeniable that this bank is safely, prudently and efficiently managed. The mania for ten per cent. dividends has not yet allured its managers from the path of legitimate banking. I found no kiting operations. The stockholders may be said to be rather large participants of the favors of the bank, but being the result of legitimate business operations, this will not disarrange the business of the bank, especially as they are not for very long dates.

The books are well kept, and so arranged as to afford every facility in an examination. The officers showed the best possible disposition to aid me therein.

The stockholder list is a very numerous one, a characteristic conducive in many ways to a careful business operation, and to a more general spread of the benefit of the bank.

Most respectfully yours,
CHARLES REEMELIN.

STATEMENT of R. W. TAYLOR, *Cashier of the Mahoning County Bank at Youngstown, as made to C. Reeselin, Examining Agent, in reply to his interrogatories.*

This bank was organized August 7th, 1850, under the act "to incorporate the State Bank of Ohio and other banking companies."

The original capital subscribed was..... \$114,000
Of which the capital stock was..... 50,000
And the safety fund was 64,000

The original stockholders were :

NAMES.	Residence.	Shares.	Amount.
H. B. Wick.....	Youngstown,	60	\$6,000
H. Manning.....	"	20	2,000
E. Moore	"	10	1,000
D. Atchinson.....	Vienna,	9	900
J. R. Squier.....	Youngstown,	10	1,000
C. B. Wick.....	"	23	2,300
H. Heasley.....	"	20	2,000
A. M. Jewell	Hubbard,	10	1,000
S. L. Hine	"	5	500
James McEwell.....	Youngstown,	20	2,000
W. S. Thorn.....	"	30	3,000
D. Mackey.....	Coitsville,	6	600
John Crowell.....	Warren,	30	3,000
Wm. Watson	Lowell, Ohio,	10	1,000
John Cramer.....	Hubbard,	20	2,000
Jane Mitchell.....	Chenango, Pa.,	10	1,000
John Mitchell.....	"	90	9,000
R. Kirkpatrick.....	Hubbard,	5	500
Margaretta Mackey.....	Youngstown,	5	500
James Mackey.....	"	8	800
M. B. Taylor.....	Warren,	10	1,000
J. D. Barney	Penn,	5	500
R. Clark.....	Vernon, Ohio,	54	5,400
Adam McClury.....	Vienna, "	21	2,100
T. R. DeWolf.....	Vernon, "	20	2,000
Joseph Douthitt	Darlington, Pa.,	10	1,000
Lemuel Wick.....	Cleveland,	20	2,000
Vinyant Webb.....	Ohltown,	10	1,000
Michael Ohl.....	"	5	500
H. A. Doud	Poland, Ohio,	2	200
Adam Patmore	Ohltown,	2	200
Wm. Knight	Poland,	10	1,000
Joseph Coit	Ellsworth,	5	500
Joseph H. Colt.....	"	20	2,000
N. Stanley	Lordstown,	30	3,000
R. Fitch jr.,.....	Ellsworth,	5	500
J. D. Wick	Pittsburgh, Pa.,	10	1,000
G. Baldwin.....	Boardman,	10	1,000
D. Andrews.....	Fowler,	10	1,000
Levi Sutliff.....	Johnson,	10	1,000

NAMES	Residence.	Shares.	Amount.
D. J. Mattocks	Vernon,	50	\$5,000
S. B. McEwen	Youngstown,	10	1,000
R. W. Taylor .....	..	10	1,000
H. Manning, jr., .....	..	2	200
Wm. Rice .....	..	20	2,000
L. P. Andrews	Kinsman,	10	1,000
Benj. Jackson	Weathersfield,	10	1,000
R. G. Garlick	Youngstown,	10	1,000
C. Chittenden .....	..	3	300
Wm. Rogue .....	..	100	10,000
J. H. Donald	Canfield,	3	300
E. Newton .....	..	5	500
Hine & Estep .....	..	5	500
John Riggs	Hubbard,	5	500
H. Wick	Cleveland,	20	2,000
A. Silliman	Fowler,	20	2,000
C. P. Shelby	Youngstown,	5	500
M. W. Powers .....	..	5	500
R. M. Wallace .....	..	5	500
Thomas Douthitt	Edinburgh,	20	2,000
E. McQuaid	Canfield,	30	3,000
E. Osborn	Boardman,	2	200
P. Borts	Youngstown,	5	500
Ira Brainard	Boardman,	1	100
C. C. Brainard .....	..	2	200
Thos. M. Wolf .....	..	42	4,200
S. B. Wolf	Hubbard,	10	1,000
Charles Woodruff	Vienna,	10	1,000
R. J. Powers	Youngstown,	5	500
E. T. Arner	Ellsworth,	10	1,000
A. W. Parker	Warren,	10	1,000
George Taylor .....	..	10	1,000
S. McClarken	Pittsburgh,	5	500
W. Ripley, jr.	Ellsworth,	10	1,000
		1,140	\$114,000

The present capital subscribed is \$200,000, of which \$350 is not yet finally paid. It is held by the following persons :

NAMES.	Residence.	Shares.	Amount.
David Atchison's estate	Vienna,	16	\$1,600
Andrew Drayton	Fowler,	17½	1,750
A. Dudley	Kinsman,	20	2,000
Allen Peter .....	..	10	1,000
G. Baldwin	Boardman,	17½	1,750
Philip Borts' estate	Youngstown,	10	1,000
Ira Brainard	Boardman,	2	200
Henry Borts	Ellsworth,	20	2,000
H. H. Barnes	Warren,	5	500
Jesse Baldwin	Youngstown,	22	2,200
John Cramer	Hubbard,	10	1,000
Balsa Clark	Vernon,	125	12,500
Joseph Coit	Ellsworth,	9	900
J. H. Coult .....	.....	35	3,500
Cordelia Chittenden	Youngstown,	3	300
Eliza Cook	Boardman,	5	500
Celinda Cone	Vernon,	6	600
Samuel Cone .....	..	2	200
Eliza A. Cone .....	..	1	100
Chas. C. Cook	Youngstown,	8	800
Rebecca Cook .....	..	1	100
T. R. DeWolf	Vernon,	52½	5,250
Joseph Douthitt	Darlington,	17½	1,750
J. H. Donald .....	..	3	300
Thos. Douthitt	Edinburgh,	20	2,000
Nancy Douthitt .....	..	15	1,500
Richard Fitch, Jr.,	Ellsworth,	9	900
Rev. D. Goodwiller	Poland,	15	1,500
Henry Heasley	Boardman,	35	3,500
Samuel Hine	Hubbard,	5	500
David Houston	Lowell,	7½	750
George Harding	Ellsworth,	23½	2,350
R. Hickox, Trustee, .....	.....	10	1,000
A. M. Jewel	Hubbard,	25	2,500
B. Jackson	Weathersfield,	17½	1,750
Moses C. Johnson	Youngstown,	10	1,000
B. Kirtland	Boardman,	5	500
Edward Lyman	Newton Falls,	13	1,300
Henry Manning	Youngstown,	32	3,200
E. Moore .....	..	20	2,000
James McEwen .....	..	30	3,000
David Mackey	Coitsville,	10½	1,050
Jane Millhelton	Chenango, Pa.,	10	1,000
John Micheltree's estate .....	.....	90	9,000
Margaretta Mackey	Youngstown,	19	1,900
James Mackey .....	..	14	1,400

NAMES.	Residence.	Shares.	Amount.
Adam McClurg	Vienna,	37	\$3,700
D. J. Mattocks	Vernon,	87½	8,750
G. G. Murray	Youngstown,	20	2,000
C. M. A. Manning .....	..	3	300
E. McQuaid	Canfield,	32½	3,250
Daniel Mohermann	Austintown,	10	1,000
John Mohermann	Jackson,	17½	1,750
Wm. McGeorge	Enon Valley,	20	2,000
Wm. Meeker	Boardman,	18½	1,850
Robert Mohermann	Jackson,	7½	750
R. Mackey	Youngstown,	10	1,000
Abraham Mohermann .....	..	10	1,000
Shelden Newton	Boardman,	20	2,000
Elizabeth L. Knight, Trustee .....	.....	4	400
M. Ohl, Jr.,	Ohltown,	10	1,000
Adam Patmore .....	..	6½	650
Job W. Powers	Mecca,	9	900
Wm. Rayne, Trustee, .....	.....	140	14,000
Samuel Quimby	Warren,	2½	250
Samuel Quimby, Trustee, .....	.....	10	1,000
John D. Ranney	Edinburgh, Pa.,	5	500
Wm. Rayne's estate	Youngstown,	140	14,000
John Riggs	Hubbard,	5	500
James Raney	Edinburgh, Pa.,	4	400
Ruggles Canfield .....	.....	3	300
J. R. Squier	Youngstown,	50	5,000
N. Stanley	Lordstown,	52½	5,250
L. Sutliff	Johnstown,	10	1,000
Charlotte Shelby	Youngstown,	5	5,000
Abijah Silliman	Fowler,	96	9,600
Rev. Samuel Sterrett	Poland,	15	1,500
Malvina Silliman	Fowler,	6	600
Wm. S. Thorn	Youngstown,	53	5,300
G. Taylor	Warren,	10	1,000
M. B. Taylor .....	..	17½	1,750
Ruth Tithbale	Hubbard,	5	500
H. B. Wick	Youngstown,	20	2,000
C. B. Wick .....	..	40	4,000
Lemuel Wick	Cleveland,	9	900
V. Webb	Ohltown,	22½	2,250
J. D. Wick's estate	Pittsburgh,	20	2,000
Wm. Watson	Lowell,	10	1,000
R. M. Wallace	Youngstown,	10	1,000
Jane Wick .....	..	12	1,200
Anna Woodruff .....	..	17½	1,750
A. Webb	Austintown,	6½	650
Sally A. Lanterman	Youngstown,	6	600
Milton W. Powers .....	..	10	1,000
		2,000	\$200,000

The present officers are—

H. Manning, President—no stated compensation;
R. W. Taylor, Cashier—salary \$1,000;
One Book Keeper—salary \$400;

H. Manning,

H. B. Wick,

J. McEwen,

W. S. Thorn,

H. Heasly,

V. Webb.

D. J. Mattocks,

E. Moore,

C. B. Wick,

} Board of Directors—all of whom reside in Ohio.

We have regular by-laws, and are governed by them. Any three directors can pass upon a discount; generally it is done by the Cashier, where the paper is "approved" by previous action of the board.

The board should meet every Wednesday, but they do not regularly attend. The directors are often about the bank, and pay general attention to the business—some of them being in every day.

The cash funds are as follows :

American Gold	\$20,074 00
Foreign Gold	2,233 99
Silver and Change	1,211 57
Total specie	\$23,519 56
Bank notes—Western	\$340 00
Pittsburgh	110 00
Eastern and Pennsylvania	1,160 00
Ohio	187 00
Total bank notes	\$1,797 00
Cash items	391 06
Total cash funds	\$25,707 62
Our actual circulation is	\$194,956 00
To redeem which we have Specie as above	\$23,519 56
Eastern exchange	13,579 71
	\$37,099 27

We have deposited with the Treasurer of State \$109,722, being all six per cent. stocks payable in 1856 and 1860, except \$4,000 domestic.

The condition of the bank is now as follows, viz :

RESOURCES.	LIABILITIES.
Stocks dep. with Treasurer, \$109,722 00	Capital stock..... \$50,000 00
Premiums on the same... 5,892 87	Safety fund..... 115,614 87
Bills and notes discounted, 217,295 51	Subscriptions..... 34,035 13
Eastern exchange..... 13,579 71	Circulation..... 104,956 00
Due from banks & bankers 3,163 70	Due depositors..... 52,628 78
Personal property..... 850 00	Due banks and bankers... 2,188 85
Expense account..... 620 62	Time drafts—bills payable, 6,614 15
Specie..... 23,519 56	Undivided profits..... 10,794 25
Bank notes and cash items, 2,188 06	
\$376,832 03	\$376,832 13

The premiums above reported were paid by us, and we are accumulating of our profits to wipe them out gradually, say one per cent. per annum.

The proportion of bills discounted by us to notes is as five to one.

We charge for all paper, both bills and notes, interest according to Roulet's interest tables, including days of grace.

We charge for collection one-fourth to one-half per cent. for bills on places where the exchange is par, and nothing on Eastern cities where exchange is at a premium. We never receive anything additional as a consideration for discount.

Exchange has for the last four or five months been one and a fourth per cent. Previously it was one per cent. We intend to comply with the law "to restrain Banks from taking usury," but have generally followed our old practice of charging simple interest and selling the exchange we have at current rates; and it may have happened—where we discounted sixty-day bills, and such as have less time to run—that for the last five months, when exchange has been at one per cent., we have violated its provisions. It has been with us a somewhat difficult question how the law should really be construed, and we have acted with the best intentions by continuing the old practice, and I am sure we have not actually on an average made more than the law allows.

We make our Eastern exchange chiefly from the bills we discount. We also send home Eastern notes and get exchange for them. We also buy a good deal. We buy as best we can.

Our exchange is consumed by the redemption of our notes. We procure coin with it. We sell the greater part to merchants here and in the vicinity. We do not quite supply the demand of the market here. The bills we discount arise from our Wheat, Iron, Coal, Cheese and Cattle trade; and our accounts with other Banks arise chiefly from collections.

The item of \$34,035 is subscription by our stockholders towards enlarging the safety fund, and subsequently our circulation, when we shall have purchased the stocks necessary. We intend to bring our circulation safety fund to \$150,000.

We take no particular means to give our notes a wide circulation. We are careful not to pay them out where they are likely to be returned at once. We never send out our notes to others, nor do we exchange with others. We do not circulate for any other Bank or Banker. We get our funds over our counter, and pay them out so.

We pay no interest on deposits. In a very few instances we have paid on certificates of deposit. The county Treasurer deposits sometimes with us. We have

no other public deposits. We pay to the county Treasurer, when his account is large, three per cent. It may have amounted to \$100 last year. The account of interest has not yet been made up.

Our time drafts are drawn more for the accommodation of our customers, who thereby save interest. We never borrow from other Banks through them for any long period. In fact these time drafts are out of our usual course of business.

We have declared seven dividends, each of four per cent. on the capital employed—that is, on the capital each stockholder had. Our capital has been fully paid up, and only \$350 are behind.

We divide our profits so as to produce a regular invoice of eight per cent. to our stockholders. The surplus, which as yet is small, we accumulate to wipe out stock premium we paid, and to meet contingent losses, and we have actually applied about one per cent. per annum to wipe out premium paid on stock. Our surplus has been materially affected by the taxes we have had to pay, or else it would be much larger.

None of our capital is loaned out on mortgage, nor for any long time. We discount for from one to four months. We seldom have renewals, and we will not discount where we suspect that we might have to renew. Our bills will nearly all mature by the 1st of December next.

The directors are liable as sureties for	\$8,838 62
The stockholders are liable as principals	15,265 93
“ “ “ “ sureties	31,016 64

\$55,119 19

We do not hold ourselves liable for taxation under the general law. We are ready to pay under the law under which we are organized. There is a suit pending in the United States Court on this subject. We have reported to the county Auditor, as required by the law of 1852. We are in no combination to litigate the tax question with the State. We declined all such propositions.

We get interest on the greater part of our Eastern deposits; four per cent. at one bank, and even six per cent. from one of our bankers East. Our Eastern deposits are in New York with the agency of the Ohio Life Insurance and Trust Company; in Boston and Philadelphia with Clark & Co., and also with the Philadelphia Bank at Philadelphia.

We discount paper once in a while for persons residing outside of our vicinity, but such discounts are mostly results of some business connection with the business of this town, or our Bank.

R. W. TAYLOR, *Cashier.*

Sworn to and subscribed before me, this 13th day of September, 1854.

JOSEPH G. HANEY, *Justice of the Peace*
of Mahoning County.

TABULAR STATEMENT exhibiting the condition of the Mahoning County Bank, at Youngstown, between September, 1853, and September, 1854.

Dates.	Stocks deposited.	Notes & Bills discounted.	Eastern Exchange.	Due from Banks.	Personal property	Expense	Specie.	Bank notes and Cash items.	Profit and Loss.
September 6, 1853.....	\$100,503	\$193,948	\$13,826	\$9,293	\$850	\$690	\$22,189	\$6,709	.....
October 4, ".....	105,903	201,459	5,872	4,698	850	735	24,249	7,148	.....
November 1, ".....	105,903	213,911	11,029	4,986	850	760	24,657	5,666	.....
December 6, ".....	105,416	192,762	10,244	24,863	850	31	22,148	8,317	.....
January 3, 1854.....	105,416	202,497	21,078	6,680	850	72	25,033	2,853	.....
February 7, ".....	105,416	203,602	31,354	4,218	850	485	24,397	6,191	.....
March 7, ".....	105,416	204,877	25,670	15,415	850	523	21,364	5,981	.....
April 4, ".....	116,216	225,411	1,957	1,463	850	556	19,038	1,174	.....
May 2, ".....	115,614	205,996	16,208	6,850	850	...	20,701	5,106	.....
June 6, ".....	115,614	198,427	13,373	2,758	850	19	21,234	2,504	.....
July 3, ".....	115,614	214,805	8,739	2,398	850	36	20,774	1,990	.....
August 1, ".....	115,614	209,753	10,004	1,489	850	239	19,189	3,351	.....
September 5, ".....	115,614	207,020	14,182	7,725	850	620	22,647	3,693	.....
" 12, ".....	115,614	217,295	13,579	3,163	850	620	23,519	2,188	.....

TABULAR STATEMENT—Continued.

Dates.	Capital employed.	Circulation. Due depositors.	Due Banks and bankers.	Bills Payable.	Undivided Profits.
Sept. 6, 1853	\$192,514	\$92,085	\$1,033	.....	\$7,616
Oct. 4, "	192,514	99,128	661	.....	8,732
Nov. 1, "	193,064	98,896	731	.....	10,403
Dec. 6, "	197,697	94,846	640	.....	2,379
Jan. 3, 1854	196,292	95,352	216	.....	6,656
Feb. 7, "	196,445	97,886	64	.....	8,400
March 7, "	196,395	95,987	1,384	.....	9,696
April 4, "	196,395	96,631	10,837	\$1,500	11,017
May 2, "	198,364	108,670	2,859	.....	2,763
June 6, "	198,410	105,690	3,186	.....	2,541
July 3, "	199,310	105,180	963	.....	7,170
Aug. 1, "	199,350	100,502	2,960	2,460	8,338
Sept. 5, "	199,650	103,446	1,071	2,900	10,445
" 12, "	199,650	104,956	2,188	6,614	10,794

XVIII. WESTERN RESERVE BANK AT WARREN.

WARREN, September 14th, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—The statement of the Cashier of the Western Reserve Bank at Warren—to which as usual I have attached a tabular statement—requires but few comments.

The Bank is safe and reliable in every particular, and if any thing could reconcile the strong convictions of my mind against all Banks of issue, and paper money generally, to the use of such Banks,—such a Bank would.

It follows its old track—trying to make a little more than common interest for its stockholders and being very careful in its discounts. Its officers are experienced Bankers—its principal stockholders old residents of the county and men of permanent and solid wealth.

I must however add to this, that the circulation of Connersville and Kentucky Trust Company notes, as well as some other indications, make me fear, that once in a while the legitimate rules of Banking are strained to produce semi-annual five per cent. dividends. The Bank need not do this, because if exchange continues one per cent. and above it, it can easily make its eight per cent. per annum as she used to previous to 1849, and even pay taxes under the general law—and with this the Bank ought to be satisfied. This Bank uses its bills on Pittsburgh—as the Sandusky Banks do theirs on Buffalo—as a point to make exchange and to recruit themselves in specie funds. Pennsylvania and New York are nearer the specie standard—and hence bills on their larger cities are nearly as good as New York and Philadelphia bills for exchange and specie purposes. The Cashier of this Bank uses this very adroitly. You will notice his explanations of the large balances due from Pittsburgh brokers.

The accounts of the old Western Reserve Bank do not seem entirely adjusted. I did not feel authorized to examine into its condition, but suggest to yourself, most respectfully, the procurement of a statement of its assets.

You will notice, that in the tabular statement I collated from the Books, I have given in a separate column, the deposits of the county Treasurer, as a matter of public interest.

There is both in this, as in the Youngstown Bank, a most certain criterion of the regularity of the operations of the Bank in its regularly swelling profits, both from notes and bills, a matter, from which many conclusions favorable to the Bank may be drawn. The books and papers are kept in the best possible order and arrangement. The officers seem to have no concealments. They seem to be anxious to preserve the high character for legitimate Banking heretofore sustained. They wish to follow the law strictly, and I could well see, that my construction of the act “to prevent Banks from taking usury,” annoyed them. They desire an authoritative construction of the law. Could not the Attorney General give his opinion, and thus form a guide for all the Banks in the State. It is a matter of general interest, as it involves considerable sums of money, even in interest and premium alone. In fact, a fair construction of the law would save our citizens considerable in their exchange purchases.

I am glad to be able to bear favorable testimony to this or any other Bank, and it will be a matter of great pleasure, if the few Banks I have yet to examine, will bear a similar character, and so permit me to be very brief in my reports.

I remain, with the highest regard, most respectfully,

CHARLES REEMELIN.

STATEMENT OF GEORGE TAYLOR, *Cashier of the Western Reserve Bank at Warren, as made to Charles Reemelin, Examining Agent, in reply to his interrogatories.*

This Bank is organized under the act to incorporate the State Bank of Ohio and other Banking Companies, and is the successor of the old Western Reserve Bank, having accepted the provisions under the 68th section of the law already referred to as an independent Bank.

The new organization dates from the 9th of June, 1845.

The capital fixed upon at first was..... \$50,000 00
It now is..... 75,000 00
There is a safety fund in addition of..... 225,505 64

The stockholders have remained very nearly the same. They now are:

NAMES.	Residence.	Amount
Peter Allen	Kinsman, Ohio,	\$1,500
John Andrews.....	.. ..	3,000
C. B. Andrews.....	.. ..	1,000
H. C. Belden	Warren, ..	3,000
B. Barnes	Gustavus, ..	1,200
J. L. Bryan	Granville, ..	300
I. I. Barnes	Gustavus, ..	600
Isaiah H. Boardman.....	.. ..	900
T. A. Boardman .....	.. ..	1,800
H. H. Barnes.....	Warren, ..	450
John Crowell	Cleveland, ..	1,050
Ralsa Clark	Vernon, ..	11,150
John Cristy	Wayne, ..	500
Dillingham Clark	Windham, ..	17,000
T. B. Canfield.....	Pittsburgh, Pa.,	2,000
Cordelia Chittenden.....	Youngstown, Ohio,	1,300
Ann E. Drake.....	Indianapolis, Indi'a,	550
T. R. DeWolf	Vernon, Ohio,	1,000
Francis Freeman	Warren, ..	17,000
S. L. Freeman .....	.. ..	2,500
Stephen Ford.....	Burton, ..	1,300
Eliza E. Ford.....	.. ..	600
Sarah Ford.....	.. ..	1,200
Harriet E. Ford.....	.. ..	800
Seabury Ford.....	.. ..	4,800
Henry H. Ford.....	.. ..	4,400
John A. Ford.....	.. ..	2,400
G. A. Griswold.....	Warren, ..	3,950
Nabby Hitchcock.....	Painesville, ..	1,650
Richard Hays	Hartford, ..	2,850
V. R. Humphrey	Hudson, ..	3,450
Jacob Harsch's heirs.....	.. ..	1,100
R. Hickox's heirs.....	Warren, ..	5,250
Lydia Hickox.....	Burton, ..	700
John Harsch.....	Warren, ..	3,300
T. K. Hall.....	Poland, ..	2,000
Nancy Harsch.....	Warren, ..	200
Mary Hall....	Poland, ..	2,275

NAMES.	Residence.	Amount.
Lucy Hall.....	Poland, Ohio,	2,275
Elizabeth A. Hoyt.....	.. ..	200
F. Kinsman, Trustee.....	.. ..	1,200
Abigail Hartford.....	.. ..	3,500
Henry T. Harsh.....	.. ..	550
Wm. Harsh.....	.. ..	550
John Hutchins.....	.. ..	2,500
Benjamin Jackson....	Weathersfield, ..	500
T. P. Kirtland.....	Cleveland, ..	6,000
H. F. Kirtland.....	.. ..	2,700
H. T. Kirtland.....	Poland, Ohio,	18,000
Billius Kirtland.....	.. ..	6,200
Frederick Kinsman.....	Warren, ..	10,000
Rebecca Kinsman.....	.. ..	3,200
Leicester King.....	Akron, ..	9,650
Samuel Leavitt's heirs.....	Warren, ..	4,000
Lydia Freeman.....	.. ..	6,000
Harriet B. Lyon.....	Gustavus, ..	300
Ely Mygratt.....	Poland, ..	700
Henry Stiles.....	Warren, ..	1,500
John Micheltree.....	.. ..	3,800
E. Morse.....	Ashtabula, ..	950
Maria Morse.....	.. ..	200
Sarah M. Quigley.....	Warren, ..	1,000
L. Mansfield.....	Poland, ..	250
Henry K. Morse.....	.. ..	150
A. McClury.....	Vienna, ..	1,000
Mahoning Lodge.....	.. ..	1,000
R. M. Mason's heirs.....	.. ..	500
Margaretta Mackey.....	Youngstown, ..	700
James Mackey.....	.. ..	300
Sheldon Newton, Trustee.....	.. ..	800
H. B. Perkins.....	Warren, ..	12,000
Calvin Pease's heirs.....	.. ..	6,600
L. G. Pease.....	.. ..	200
L. Perkins.....	Akron, ..	1,500
Abralla Potter.....	New Lisbon, ..	500
O. Potter.....	.. ..	500
Sopronia Potter.....	.. ..	500
G. Parsons.....	Warren, ..	25,000
Jacob Perkins.....	.. ..	2,700
Joseph Perkins.....	Cleveland, ..	11,000
Samuel Quimby.....	.. ..	6,700
Samuel Quimby, Trustee.....	.. ..	1,450
H. L. Rutar.....	Champion, ..	400
Mary Stiles.....	Warren, ..	500
Henry Stiles.....	.. ..	400
Mary G. Spellman.....	Granville, ..	1,500

NAMES.	Residence.	Amount.
T. Rebecca Swift	Warren, Ohio,	\$1,500
Maria P. Kirtland.....	Poland, ..	1,500
William Sheadle.....	Liberty, ..	500
Linus Scott	Windham, ..	2,550
M. B. Taylor	Warren, ..	6,000
Joseph E. Vance	New Lisbon, ..	500
Lemuel Wick	Cleveland, ..	700
John D. Wick.....	Pittsburgh, Pa.,	2,000
Fanny Weatherbee.....	Erie, ..	700
Henry Wick's heirs.....	Youngstown, Ohio,	6,800
H. B. Wick.....	..	2,300
Clarissa Young	Warren, ..	100
Caleb B. Wick.....	Youngstown, ..	3,000
Mary E. Morse.....	..	200

The officers of the bank are:

George Parsons, President, no salary.

George Taylor, Cashier,..... \$1,200

The bank employs two clerks, costing..... 550

George Parsons,
Francis Freeman,
Frederick Kinsman,
Samuel Quimby,
Jacob Perkins,
Henry B. Perkins,
Matthew B. Taylor,
Samuel L. Freeman,
John Hutchins,

Board of Directors—all residents
of Warren, Ohio.

We have a regular system of by-laws. The discounting is done by the Board of Directors who meet once a week. On approved paper the Cashier is authorized to act. The directors pay full attention to business.

The cash funds of this bank are as follows, viz:

American Gold	\$20,932 00	
Foreign Gold	543 49	
Silver	5,496 13	
Copper	200 00	
		\$27,171 62
Bank notes—Eastern.....	\$252 00	
Pittsburgh, Pa.,	3,325 00	
New York.....	312 00	
Mutilated	86 00	
Ohio.....	567 00	
Kentucky Trust	1,000 00	
Indiana	3,312 00	
Mixed.....	1,260 00	
		10,104 00
Drafts on New York	3,264 00	
Cash items.....	2,574 00	
		5,838 00
		<u>\$43,113 62</u>

The circulation obtained from the State officers and charged to us by them is	\$225 000 00
We have on hand	49,543 00
Making our actual circulation	\$175,463 00
To redeem which we have specie	\$27,171 62
Eastern exchange	24,804 74
	\$51,976 36

We have deposited with the State Treasurer, Ohio State Stocks, all six per cents., some 1856 and the rest 1860..... **\$225,505 64**

The condition of the bank is as follows :

RESOURCES.	LIABILITIES.
Stocks deposited with the Treasurer of State \$225,505 64	Capital stock \$75,000 00
Real estate 5,900 00	Safety fund 225,505 64
Bills and notes discounted 292,805 90	Undivided profits 16,325 63
Expense account 840 90	Old Western Reserve Bank 1,659 02
Due from banks and bankers 9,810 59	Due depositors 106,027 09
Eastern exchange 24,804 74	Due to banks and bankers 2,801 01
Specie 27,171 62	Circulation 175,463 00
Bank notes 15,942 00	
\$602,781 39	\$602,781 39

We have no suspended debt account. We have had a few notes in judgment; they are yet included in our notes and bills. We have charged within the year to profit and loss a debt which may not be collected. Of our notes and bills, a note for \$800 is in suit. We may lose the case though we think not.

Of our notes and bills discounted, bills occupy \$135,263 00
notes " 157,542 00

In discounting both notes and bills we charge in every case simple interest according to Roulet's interest table, including days of grace. For bills payable at Cincinnati, we charge one-fourth per cent. We charge nothing for bills on Pittsburgh or Cleveland. Pittsburgh is a very desirable place to get bills on, as we can get specie for them.

The rate of exchange for Eastern bills is now one and a half per cent. It has averaged about one per cent. We can now sell more readily at one and a half than formerly at one per cent.

We pay no attention, in discounting bills on New York or other Eastern cities, to the current rate of exchange. We charge interest on them in all cases.

We use up a good deal of our exchange in the redemption of our notes. We sell the rest to whoever we can sell it. We do not supply our market with all the exchange needed. We never discount bills to have them paid here. We refuse all offers to discount notes or bills and make them equal to Eastern funds. We are strict in doing all our business legitimately. The Eastern bills we get arise

from the cattle, cheese and iron trade of our vicinity; our discounts are confined to a circle of about thirty miles. We do not loan on mortgage, and the longest time we loan at is ninety days, though a few transactions occasionally occur for a longer time, but never over six months.

A few of our notes and bills discounted are renewals, but we never renew except from necessity, and will not discount paper which we expect to have to renew. Our largest debtor is for \$14,000. The large balances due us occasionally from bankers at Pittsburgh and Cleveland are funds sent there to buy specie. The amount due us in Pittsburgh and Cleveland now is gold due us, which we expect to receive in a very few days. No other bank gets time bills discounted with us. We never ourselves anticipate our exchange except for a very few days. We get interest on our New York account—(five per cent.)

We do not allow interest on our deposits. The Treasurer of the county gets nothing for his deposits.

We might get a large deposit account if we paid interest.

We get our bank note funds in our business from our customers. We used to receive Connersville for circulation. The Kentucky Trust notes you see are sent here to be checked out by a Cincinnati house buying cheese in our neighborhood. Similar transactions have occurred for other funds.

We have declared the following dividends:

November 3, 1845, on \$98,970 00, 3	per cent.....	\$2,969 10
April 28, 1846, on 100,011 00, 3	.. .....	3,000 34
November 2, 1846, on 100,152 82, 3	.. .....	3,004 58
May 3, 1847, on 122,875 00, 4	.. .....	4,915 00
November 1, 1847, on 122,995 00, 4	.. .....	4,919 80
May 6, 1848, on 156,660 00, 4	.. .....	6,266 40
November 6, 1848, on 156,750 00, 4½	.. .....	7,837 50
May 7, 1849, on 190,275 00, 5	.. .....	9,513 75
November 5, 1849, on 190,275 00, 5	.. .....	9,513 75
May 6, 1850, on 200,000 00, 5	.. .....	10,000 00
Nov'mb'r 14, 1850, on 268,724 00, 5	.. .....	13,436 20
May 5, 1851, on 291,553 00, 5	.. .....	14,577 65
November 3, 1851, on 295,660 00, 5	.. .....	14,783 00
May 1852, on 300,000 00, 5	.. .....	15,000 00
November 1852, on 300,000 00, 5	.. .....	15,000 00
May 1, 1853, on 300,000 00, 5	.. .....	15,000 00
November 1853, on 300,000 00, 5	.. .....	15,000 00
May 1854, on 300,000 00, 4	.. .....	12,000 00

We divide our profits closely. We have long ago wiped out the premiums we paid on our stocks. Our taxes are charged to expense account, as you see, in May last, and they reduce our dividends. We have no surplus or contingent fund.

We claim to pay taxes under our charter, but have listed to the county Auditor according to law. We have a suit of our own on this question—but we have not joined any other bank in employing attorneys, or other combination.

We were compelled to pay out the small notes of other States, as we found it impossible to resist the current. We are sending all we now have on hand home, and intend to comply with the law of last winter.

We pay out our own notes for discounts and stocks. We are desirous to pay them to such persons as will circulate them, and not return them at once upon us. We have ever refused all arrangements to circulate our notes for us, nor have we ever exchanged with others. Our circulation now returns to us rapidly through

Brokers, at the rate of \$25,000 per month. We mostly redeem in exchange. Demands from Cleveland are mostly for gold.

The indebtedness of the directors and officers is:

As principals.....	\$16,600 00
As endorsers.....	20,466 73

The indebtedness of stockholders not officers or directors is:

As principals.....	\$3,184 15
As endorsers.....	13,300 00

The indebtedness of the directors is a note for \$14,000 from one director for sixty days; and the rest is from another director, also for a temporary purpose.

GEORGE TAYLOR, *Cashier.*

Sworn to and subscribed before me, this 14th day of September, 1854.

R. W. RATLIFF, *Notary Public.*

TABULAR STATEMENT showing the condition of the Western Reserve Bank at Warren, between September, 1853, and September, 1854.

Dates.	Stocks Deposited.	Bills and Notes discounted.	Due from Banks.	Real Estate.	Expense Account.	Eastern exchange.	Specie.
Sept. 5, 1853.....	\$225,505	\$297,173	\$20,432	\$5,900	\$326	\$10,309	\$60,362
Oct. 3, ".....	225,505	322,425	1,129	5,900	730	12,847	56,658
Nov. 7, ".....	225,505	306,183	8,610	5,900	.....	25,574	60,236
Dec. 5, ".....	225,505	285,335	11,596	5,900	31	47,433	62,356
Jan. 2, 1854.....	225,505	281,554	10,534	5,900	405	69,636	59,136
Feb. 6, ".....	225,505	291,469	14,321	5,900	458	42,123	63,927
March 6, ".....	225,505	302,148	10,552	5,900	611	26,031	61,226
April 4, ".....	226,505	295,225	14,011	5,900	7,120	30,452	44,380
May 1, ".....	225,505	289,001	4,262	5,900	.....	27,142	43,557
June 5, ".....	225,505	283,674	17,998	5,900	30	29,587	44,011
July 3, ".....	225,505	282,726	16,043	5,900	468	37,583	38,039
August 7, ".....	225,505	295,989	9,983	5,900	757	43,354	33,904
Sept. 4, ".....	225,505	293,089	20,718	5,900	830	32,326	23,495

TABULAR STATEMENT—Continued.

Dates.	Bank Notes.	Capital employed.	Circulation.	Due to Depositors.	Due to Banks and Bankers.	Old Western Reserve Bank.	County Treasurer.	Undivided Profits.
Sept. 5, 1853.....	\$13,888	\$300,505	\$219,328	\$97,187	\$1,077	\$1,681	.....	\$14,118
Oct. 3, ".....	12,439	300,505	219,158	97,128	3,087	1,681	.....	16,415
Nov. 7, ".....	36,355	300,505	216,918	140,816	4,500	1,681	.....	2,634
Dec. 5, ".....	58,282	300,505	211,761	157,857	5,272	1,681	\$1,313	4,322
Jan. 2, 1854.....	27,352	300,505	213,319	135,524	1,271	1,681	15,011	6,012
Feb. 6, ".....	15,749	300,505	205,850	108,145	557	1,681	20,610	14,589
March 6, ".....	5,316	300,505	200,863	113,369	2,631	2,681	28,230	15,910
April 4, ".....	6,328	300,505	209,876	84,087	1,453	2,064	1,340	18,027
May 1, ".....	3,561	300,505	203,331	96,254	1,267	2,164	3,732	7,926
June 5, ".....	11,572	300,505	201,955	105,778	4,237	1,484	2,602	9,865
July 3, ".....	29,071	300,505	213,315	104,780	1,506	1,484	1,945	11,581
August 7, ".....	10,176	300,505	185,916	121,504	883	1,484	538	13,789
Sept. 4, ".....	8,130	300,505	180,136	109,961	1,502	1,659	.....	15,549

XIX. FRANKLIN BANK OF PORTAGE COUNTY.

FRANKLIN, September 16, 1854.

HON. WM. D. MORGAN, *Auditor of State.*

SIR:—I examined this day the Franklin Bank of Portage County, and as a result of my examination, I respectfully transmit the enclosed statements.

I found the Cashier laboring, as he states, under a severe indisposition, and his statement is for the most part the result of my own search through the books. There may be therefore a few errors therein, such as are unavoidable with a person not entirely familiar with all the specialties in them. The former Cashier was an able Book-keeper and experienced banker, but as his sickness increased upon him, he would drop one after another of those books of single entry, which are great aids in examinations, but which are not indispensable to keeping up the double entry Books. I could not find all the entries necessary to collate as usual my tabular statement. For instance, the ledger shows the cash on hand, but it does not show how much of it was in specie and how much in Bank notes. These items are separate in the single entry cash book. I got however, as you will perceive, a tolerable approach towards such a comparative statement.

Upon the death of the first Cashier, one of the directors attended to the business—a good merchant and business man, but unable, with his own business matters pressing upon him, to keep the books as fully posted as would be desirable. The present Cashier is a good accountant and practical business man, but somewhat inexperienced in Banking, and being alone, has not yet succeeded in getting all his books into complete order. Hence my difficulty in getting every account entirely correct, and hence too the discrepancy between the actual cash on hand and the cash account. The cash funds are as stated, by actual close count, and the other items I believe to be so nearly correct (after the most thorough repeated calculations,) as to answer fully the purpose.

Of the Gold \$3,000 were obtained from the Bank at Ravenna, September 7th, and have remained, either to make a favorable statement, or to strengthen against the now very frequent demands for redemption. Two thousand dollars also of the Gold arrived on the day of my examination. The \$3,000 were credited to the Ravenna Bank in a leaf of the Ledger where temporary accounts are noted, and I therefore judge that Gold to be in the Bank for the temporary purpose indicated. The \$2,000 are the property of the Bank. From all I could glean out of the Books, the Bank has on an average from \$6,000 to \$7,000 of Gold on hand.

I found among the Bank notes a few hundred dollars of brand new New Hampshire notes. They are deposited in the Bank by Mr. Earl, one of the directors, who obtains them from S. S. Perkins, a Boston banker, who is connected with the Bank at Claremont, N. H. The Bank circulates them. There are also frequent drafts discounted for Mr. Earl on this Mr. Perkins, and these drafts are a part of the indebtedness the cashier does not strictly view as an indebtedness of Mr. Earl, because they are accepted before offered to the Bank.

I would in this connection direct your particular attention to the answer of the Cashier to my inquiry about some transactions I found in the books and in the correspondence with Mr. Beckel of Dayton. I noticed that \$2,000 eastern exchange had been sent to Mr. Beckel during this month. I also found the copy of a letter to Mr. Beckel, dated August 20th, in which it is stated that \$3,000 of his notes were that day received, and for them \$3,000 of exchange was sent, for which one and a half per cent. was charged, and the letter closed as follows: "Your notes will get an excellent circulation, and if you want to send \$3,000 more, I would

like (your Miami Valley notes,) it about Monday of next week. Suppose you send them on that day, and I will send exchange at one and a half per cent.

September 4th, a letter was sent to D. Beckel, President, acknowledging the receipt of \$3,000 *your* notes.

From this it is obvious that Mr. Beckel is still circulating the notes of the Miami Valley Bank, and is using them in his private business in discounting paper. Such a use of the Miami Valley Bank is enabling Mr. Beckel to discount at ten per cent. as a private Banker, which as officer of the Bank he could not. I look upon all this as a very reprehensible evasive use of the Banking franchise, and report the facts, so that the necessary steps may be taken by the State officers to compel Mr. Beckel either to surrender finally the only power he yet uses of the Bank—its circulation—or that he be confined to loaning the funds thereby obtained at the rates of interest fixed by law and in regular banking business.

As to the Franklin Bank, I have no fault specially to find in this matter. They doubtless had no reason not to aid the circulation of perfectly safe Ohio Bank notes, upon the terms proposed.

As to the general safety of this Bank I saw no reason to doubt it, although there are some matters which throw a shade over its business. The Kent family are blended with the Bank every way. The father, Mr. Zenas Kent, is the heaviest stockholder, and his son, Mr. Marvin, is also a stockholder, and through his extensive business gets bills frequently discounted for the firms with which he is connected as partner. Of the New York firm, with which the eastern funds are deposited, one of the sons of Mr. Zenas Kent, is chief partner. I made special inquiry into the financial position of the Kents, and from all I can learn, all these gentlemen are wealthy and in the most prosperous business relations. The old gentleman is hardly ever a borrower, and when so for slight amounts. He is oftener a depositor. On the whole then, while I cannot approve the deposit in New York City, with a mercantile firm, yet as far as I know, that firm is as reliable, if not more so, than a bank. Some of Mr. Earl's business transactions with the New Hampshire Bank, I have already alluded to. They too, are liable to misconstruction. The truth really is, the Messrs. Kents are the principal owners of the Bank, and the chief business men of the place, and their transactions with the Bank are the result of their various business relations.

The Bank is not managed in the most approved first class banking style, but the managers intend to do right and follow the law, and make as much money and employ as much capital as can well be done within this rule. Both the President of the Bank, and his son, one of the directors, are much about the Bank, and they with the Cashier manage its concerns. I should think that the town of Franklin would hardly afford business enough for a very active Banking business.

The Bank is very cheaply managed, its whole expense for officers being only \$600. They should pay their Cashier more, and give him the assistance of a second class clerk. Their whole business would be more satisfactorily managed, and the additional expense repaid to them in many ways.

This Bank has discounted sixty day bills on New York and charged interest, while exchange was one and a half per cent. I will not reiterate upon this subject, what I have frequently repeated already.

The Franklin and Warren Railroad Company is a frequent borrower of the Bank. I had no means of ascertaining its safety. Mr. Zenas Kent is its President. I should think the Bank safer, if, at this time its business were entirely distinct from this railroad connection.

A question arose in my own mind, while figuring up the indebtedness of the stockholders, whether to include the indebtedness of firms, of which a stockholder is a partner, and whether to include as debtor the drawer of an accepted draft. I

also was in doubt whether the per centage fixed by law for such indebtedness is to be measured by the capital stock or the capital actually paid in by the stockholders. I concluded to give the facts as the Books show them in full, and leave the question, whether the limit has been exceeded or not, to your superior judgment.

Most respectfully submitted,

CHARLES REEMELIN.

STATEMENT OF CHARLES PROX, JR., *Cashier of the Franklin Bank of Portage County, as made to Charles Reemelin, examining agent, in reply to his interrogatories.*

This Bank was organized August 30, 1850, under the act "to authorize Free Banking."

The original capital was \$25,000, and was subscribed by the following persons, all residents of Portage county:

NAMES.	Shares.	Amount
Zenas Kent.....	200	\$10,000
David J. Beardsley.....	75	3,750
Rufus Payne.....	142	7,100
Marvin Kent.....	62	3,100
Thomas Earl.....	20	1,000
R. E. Campbell.....	1	50
	500	\$25,000

The capital now employed, and actually paid in, including safety fund, is \$90,000, owned by the following persons, viz:

NAMES.	Residence.	Amount.
Zenas Kent.....	Franklin..	\$36,000
David J. Beardsley.....	Franklin..	11,920
Rufus Payne.....	.....	21,600
Marvin Kent.....	Franklin..	9,360
Thomas Earl.....	.....	3,600
R. E. Campbell.....	.....	180
Cornelius Stowe.....	.....	540
Benexer Lee.....	.....	360
R. Dewey.....	.....	1,800
Chancy Viets.....	.....	620
Mrs. Mary F. Huggins.....	.....	3,960
		\$90,000

All the stockholders reside in Ohio, and near this place, (Franklin.)

The present officers are :

Zenas Kent, President—no salary fixed.

Charles Peck, jr., Cashier, \$200 per annum.

No Book-keeper or Teller.

Rufus Payne,

Zenas Kent,

Marvin Kent,

Thomas Earl,

D. J. Beardale,

Directors, all residents of Franklin, except Payne and Beardale, who reside not far from this place.

The Board attends to the discounting. They are very frequently about the Bank. We have a regular set of by-laws.

The cash funds of the Bank are as follows:

American Gold..... \$9,222 00

Foreign Gold..... 24 72

Silver and Copper..... 838 80

Total specie..... \$10,205 72

Bank notes—Ohio..... \$660 00

Indiana and others..... 896 00

Claremont, New Hampshire..... 340 00

Total bank notes..... \$1,896 00

Cash items..... 634 58

\$12,736 30

(There are also \$137 uncurrent funds on hand.)

Total circulation obtained from State officers is..... \$49,666 00

Our notes on hand..... 1,293 00

Making the actual circulation..... \$48,373 00

To redeem which we have specie as above..... \$10,205 72

Eastern exchange..... 18,602 00

\$26,807 72

There are deposited with State Auditor, in Ohio and United States stocks—six per cents., \$48,667.

The New Hampshire money is deposited with us by Mr. Earl, one of our directors, who gets it through persons interested in a New Hampshire bank. We give it a circulation. \$2,000 of our gold came to-day, but not to show to you merely. We got it in Buffalo to protect our circulation, which is being rapidly presented for redemption.

The condition of the Bank at this time is as follows :

RESOURCES.		LIABILITIES.	
Stocks deposited.....	\$49,667 84	Capital stock.....	\$25,000 00
Premium on the same....	2,480 15	Safety fund.....	65,000 00
Due from Banks.....	1,806 48	Circulation*.....	42,686 00
Expense account.....	48 31	Due depositors.....	3,750 90
Eastern exchange.....	20,782 96	Due banks and bankers...	8,539 29
Notes and bills discounted.	67,684 42	Undivided profits.....	4,812 43
Cash funds.....	13,878 13	(* This includes the whole circulation obtained from the State..	
Personal property.....	425 33		
	\$156,768 62		\$156,768 62

There is a discrepancy in the cash account, which has existed for some time. It arose before my time commenced.

We intend gradually to wipe out, through our profit and loss account, all the premiums we paid for our stocks.

In discounting we charge simple interest of six per cent., according to Roulet's interest tables, including days of grace. This is for both bills and notes.

We charge one-half to one per cent. for collecting bills on distant points in the West. On Cleveland and Buffalo we charge nothing. On Pittsburgh according to their rates of exchange.

Eastern exchange is now selling at one and a fourth per cent. It has lately been one and a half per cent. For Banks who would send us their notes for circulation, we charge one and three fourths per cent. We circulate for no Bank out of the State. We charge one-fourth per cent. extra for exchange for circulating their bills; that is, we are governed by *their* selling rates of exchange. We have such arrangements with the Miami Valley Bank.

In selling our exchange at our counter, we are governed by Cleveland rates. We received notes for circulation from the Miami Valley Bank about three or four weeks ago; I do not recollect the amount; perhaps it was \$2,000. We transmitted exchange for it at once, and made no entry on our books.

Our exchange arises from sight exchange we buy at one half per cent. less than we sell at. We also discount bills for produce shipped East. We also discount for a Railroad Company notes payable East.

We use much of our exchange in the redemption of our notes. The rest we sell to our merchants and others. We do not fully supply our market. Our money in the East is deposited with a wholesale merchant, who is doing a banking business, and a firm we know to be perfectly good—one of the partners being a son of our President.

The firm is Kent, Lowber & Co. They pay us six per cent. interest on our deposits.

Both our bills and notes are for short dates, not to exceed ninety days. A few instances have occurred for longer periods. We renew notes frequently. The Railroad Company making a road through this place owes us on notes and bills, and we have renewed some for them.

We have never lost a dollar on any discounts of ours, and we do not expect to lose any. They are generally due from persons in this vicinity. We have discounted some for Cleveland wool buyers.

We pay no interest on current deposits as a general rule. Lately, while currency was scarce, we have allowed interest to large depositors, whose deposits we deemed valuable. Where money has been left here six months, and where certificates were issued, we also allowed interest. The Postmaster of the place deposits with us. He gets no interest. We do not know whether it is his individual or public money. The State does not deposit with us.

We pay our taxes according to law, under protest. We are awaiting the final issue of the tax question, but have no suit ourselves with the State.

We have not, and do not, pay out small notes of other States since I am Cashier. We send them to brokers, so as to have them go home. Eastern bills we send to New York.

We pay out our own notes as other funds, only we are careful to pay them to persons so that they will not soon return.

We have declared the following dividends:

November 1, 1852,	\$1,649 40 on	\$26,980 00
May 2, 1853,	2,749 00 on	52,980 00
November 1853,	3,500 00 on	80,000 00
May 1854,	3,500 00 on	80,000 00

The indebtedness of the stockholders is:

As principals and endorsers..... \$5,700 00

I must say in conclusion that I am very unwell both to-day and yesterday, and in making the affidavit to this statement, do so without being entirely certain that all the figures are perfectly correct. No intentional error exists in it. I have been Cashier since June. I found the books rather behind, the former Cashier being unwell for a long time previous to his death, and the Cashier *ad interim* not doing more than keeping the accounts up temporarily. In fact the general statement of the condition of the Bank, as made up by yourself from the ledger, is to the best of my belief very nearly correct, though some of the accounts are not fully posted up.

The indebtedness of the stockholders, as reported above, does not include drafts which when discounted were already accepted, as for instance by T. Earl & Co. on the Messrs. Prentiss in Boston. Neither do they include the indebtedness of firms where our stockholders are partners, and where the discount was not for them individually. The entire indebtedness, including these, would be \$18,000.

CHARLES PECK, Jr., Cashier.

Sworn to and subscribed before me, at my office in Franklin, Portage county, Ohio, on this 18th day of September, A. D. 1854.

J. W. TYLER, Notary Public.

STATEMENT showing the condition of the Franklin Bank of Portage County from September, 1853, to September, 1854.

Date.	Notes and Bills dis- counted.	Eastern Ex- change.	Specie.	Bank Notes.	Stocks Deposited.	Circulation.	Deposits.	Undivided Profits.	Capital Em- ployed.
Sept. 1, 1853	\$45,620	\$23,180	The statement of the amount of spe- cie and other cash hands on hand for this period can not be easily and cor- rectly ascertained from the books, as the then Cashier did not preserve his bal- ance sheets.	\$13,698 2,780 2,642 3,090 5,680	\$45,000	The actual circula- tion can not fully be ascertained during this time, as the of- fice notes on hand were not separately stated.	.....	.....	\$74,667
Oct. 1, "	45,557	31,663			42,250				74,667
Nov. 1, "	52,838	21,233			44,250				74,667
Dec. 1, "	53,152	15,083			44,250				74,667
Jan. 1, 1854	49,691	12,908			44,250				74,667
Feb.	\$7,832	20,058			44,250				74,667
March	40,377	31,508			44,250				74,667
April	39,320	27,420			44,250				74,667
May	51,089	17,298			52,147			\$921	74,667
June	53,046	18,298			49,667		\$13,559	1,006	74,667
July	45,246	23,721			49,667		.....	1,450	74,667
August	45,968	23,958			49,667		5,698	2,766	74,667
Sept.	.....	.....			49,667		.....	3,306	74,667

XX. BANK OF MARION.

MARION, September 19th, 1854.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR — I examined this day the Bank of Marion, at Marion, and most respectfully enclose the Cashier's statement, with the tabular statement annexed, to which I invite your attention.

The bank has, in general, agreeably disappointed me. From the rumors and misgivings at other places, I was led to believe that it was guilty of more than an average amount of malpractices, while in fact its management is generally based upon correct rules. Its books are well and systematically kept, and thereby are rather easily examined.

You will perceive that both at this time and frequently during the past year, there was not the amount of eastern exchange which the law requires. Its specie column comes much nearer the legal amount—in fact, it generally comes fully up to it. The bank has a banking firm within a few doors of it, which is constantly presenting notes for redemption, and thereby keeps it always prepared for emergencies.

The same broker firm also pays interest on deposits, and as a consequence, we find the bank's deposits diminished from \$85,000 to \$45,000; and the same cause has also led to a diminution of its discount list. The fact that the bank is restrained by usury laws, while the broker firm is not, has operated, however, so as not to decrease the customers for loans so largely as the depositors.

That this bank has, like all its colleagues, violated the act to restrain banks from taking usury, is evident from the Cashier's statement. It is but proper, however, to add, that after a careful examination of the books, I could find no "bills" discounted for a less time than sixty days, and that the profits realized therefor exceeded but little the twelve per cent. limit fixed by law.

I am inclined to believe the Cashier when he says that they are now declining all arrangements to circulate for others. I hope such will be their steady course hereafter, and that through the establishment of a redemption agency at Cincinnati, all such arrangement will be broken up. This bank has, however, until lately been more or less connected with Sanford's Kentucky and Indiana banks.

I procured copies both of the "bills" and the "notes" of hand used by the bank in its discounting operations. Many other banks use similar ones, and I enclose these as a specimen of the whole.

You will notice the reason given for retiring its circulation. The broker neighbor, and not the tax law, is the cause.

It will not escape your notice that the dividends for the first twenty months were very large, and that latterly they have been less. The reason for this is, that they at first divided larger dividends than the state of the bank really justified. The stock premiums should have been wiped out during the first two years, and then the bank would,—even including the much complained of taxes,—yield a very good percentage of from eight to ten per cent. per annum.

The officers and stockholders get a rather full share of the loans of this bank. I was assured that hereafter this would be lessened.

The violation of the small bank note prohibition is admitted, but coupled with a promise that hereafter these laws of the State should be lived up to.

I found no connection in this bank with the public funds, nor any public officers, except that one of the State officers was formerly an endorser for about \$50,

\$99 for one of the original stockholders of the bank. The notes have all been paid, and the State officer referred to is now in no wise a debtor to the bank.

On the whole, I think the bank in a good condition, and deserving of public confidence—especially if all its resolves for the future are carried out,

With the highest regard, I remain most respectfully yours,

CHARLES REEMELIN.

STATEMENT OF JOHN AULT, Cashier of the Bank of Marion, at Marion, as made to Charles Reemelin, Examining Agent, in reply to his interrogatories.

This bank was organized July 19th, 1851, under the "act to authorize free banking."

The original capital subscribed was \$25,600, by the following persons—all residents of Marion county, Ohio, except Mr. Wheeler:

NAMES.	Shares.	Amount.
Chr. Brady	60	\$3,000
O. Bowen	100	5,000
E. Hardy	60	3,000
Wm. Bain	20	1,000
J. Ault	10	500
B. R. Durfee	20	1,000
Wm. W. Concklin	30	1,500
C. Holderman	10	500
A. Mouser	2	100
Hezekiah Gaston	10	500
R. Wilson	20	1,000
B. H. Williams	10	500
J. Ballantine	40	2,000
T. J. Anderson	10	500
J. M. Briggs	10	500
E. Clark	10	500
Horatio N. Wheeler	20	1,000
John Tury	10	500
John Bouchard	8	400
Thomas Search	2	100
T. L. Reed	20	1,000
J. B. Fisher	20	1,000
John E. Davids	10	500
	512	\$25,600

The stock now is \$100,000, of which \$50,000 is capital stock, and \$50,000 safety fund.

The following are the present stockholders, all of whom reside in Ohio, except Atwood, Dunlevy & Co., in New York, and H. N. Wheeler, in Illinois. The rest reside in this vicinity, except G. Swan, of Columbus :

NAMES.	Shares.	Amount.
John Ault	180	9,000
William Bain	52	2,600
John Ballantine	20	1,000
Chr. Brady ..	220	11,000
Polly Bowdish	40	2,000
John Bartram	2	100
W. W. Concklin	140	7,000
Enoch Clark	13	650
B. R. Durfee	93	4,650
Delano, Dunlevy & Co.	80	4,000
T. B. Fisher	26	1,300
G. F. Franklin	10	500
P. D. Hillyer	53	2,650
W. D. Heim	66	3,300
H. Holverstatt	13	650
R. Kerr	76	3,800
H. B. Kendrick	6	300
A. Monnet	79	3,950
Fer. Monnet	40	2,000
D. Miller	53	2,650
E. Messenger	22	1,100
F. L. Reed	26	1,300
Gustavus Swan	324	16,200
Tho. Search	5	250
Edward Sharpless	133	6,650
J. M. C. Thompson	13	650
B. H. Williams	56	2,800
H. V. Wheeler	26	1,300
H. Williams	133	6,650
	2,000	\$100,000

The officers of the bank are:

W. W. Concklin, President, salary \$300 per annum.

J. Ault, Cashier, " 1,500 " "

We employ one book keeper, " 500 " "

The Board of Directors consists of:

W. W. Concklin,

J. Ault,

O. Brady,

T. B. Fisher,

} All residents of Marion.

We have a regular set of by-laws, according to which the President, Cashier and Directors, are a discount committee. Paper is seldom passed upon by less than two of this committee, and when it happens that they are not consulted it is for " approved " paper and for renewals.

The board meets once a week but are not always all present. The business is chiefly managed by the President and Cashier.

The cash funds are as follows:

American Gold	\$17,140 00	
Foreign "	234 55	
Silver	1,416 46	
Total specie		\$18,791 01
Bank notes—Ohio	\$7,800 00	
Cash items and Western notes	2,465 00	
Eastern notes	234 00	
Total bank notes		10,499 00
		\$29,290 01

We got \$10,000 of gold yesterday, of which \$5,000 was from the "Agency" in Cincinnati, the other from Atwood, Dunlevy & Co., in New York.

We have received from the Auditor of State and there are now charged to us, notes amounting to..... \$95,955 00
We have on hand of our notes..... 779 00

Making our actual circulation..... \$95,176 00
We have specie as above..... \$18,791 01
Eastern exchange..... 7,198 18

\$25,989 19

We have of our notes on hand never yet issued \$6,600, which as you see, are signed and ready for issue, so that the whole amount of circulation obtained from the State officers is \$102,555.

We have deposited with the Auditor, Ohio State Stocks and United States Stocks for \$104,600.

We carry forward as assets so much of the premiums as were not wiped out on last dividend day. We then wiped out \$1,256 54, and intend gradually to wipe them all out.

We have now on hand \$16,700 of Ohio '56 stocks. We intend to sell them.

The condition of the Bank at this time is as follows:

RESOURCES.		LIABILITIES.	
Stocks deposited.....	\$121,300 00	Capital stock	\$50,000 00
Premium on same.....	11,548 14	Safety fund	50,000 00
Bills discounted	34,783 00	Circulation.....	95,955 00
Notes discounted.....	24,927 66	Due depositors.....	43,024 34
Real & personal property	1,703 01	Due to banks.....	1,554 32
Expense account.....	239 61	Undivided profits.....	2,841 01
Due from other banks..	12,237 80	Sundry accounts.....	632 60
Eastern exchange.....	7,198 18		
Specie	18,791 87		
Bank notes	10,499 00		
Our own notes on hand..	779 00		
	\$244,007 27		\$244,007 27

There are of the \$12,237 due from bankers, \$11,000 at the Mechanics' and Traders' Bank in Cincinnati, which is the Bank Agency for general redemption of Ohio notes. Of that account \$8,000 is gold.

We discount both bills and notes by charging six per cent. interest in advance, including days of grace. Our bills discounted are all payable in New York. We do no domestic bills. Our notes are all payable at the counter. We have sometimes bills returned which we have discounted. In such cases we get current rate of exchange. We never receive any consideration except interest for our notes discounted. On our bills we make the exchange additional.

Eastern exchange now rates at one and a half. It has not been below one per cent. during this year, and most generally above it. In discounting bills we pay no attention to the current rate of exchange.

We have discounted a few sixty day bills—none for less time. We deduct simple interest as stated above.

Our notes and bills have from sixty days to four months to run. We never loan money for a longer period. We have a standing rule never to renew more than once, and of the paper we now hold, about one-third are renewals. We could not avoid renewals this summer on account of the tight money market.

That there are no discounts and premiums among our undivided profits in May and June last, arises from premiums of the stocks we have retired from the Auditor. We charge these premiums to discounts, and as you see, they absorbed them entirely.

We discount for our cattle traders in the vicinity. We have but few bills out of this county, and they are from Wyandot county men. The same may be said of our notes. We do not expect to lose one dollar of our notes and bills discounted. We may have to indulge some by renewals.

The largest debt due us from any one individual is \$5,000.

We are governed in our exchange rates by Cincinnati, that is, we sell generally a little lower. We make some exchange by sending home eastern notes.

The Eastern exchange we report is the balance due from bills paid in New York and so reported to us. We never consider our bills subject to draft, until we are notified of their payment.

We do not anticipate our exchange by time draft nor do we ever overdraw.

Our account in New York is with Atwood, Dumlevy & Co., private bankers, who are also stockholders of this bank. We get five per cent. interest for our eastern deposits.

We do not borrow of other banks nor loan them money. The large balances you see, arise in regular business and are always subject to sight draft.

We do not circulate for other banks or bankers. We received a few packages from the Kentucky Trust, but we have now positively declined all such arrangements.

We have sent out a few of our notes to the Savings Bank of Cincinnati for circulation, but we do nothing like that now. We get our notes into circulation by discounting for cattle dealers who take them west.

The form of our notes and bills are so called judgment notes and bills as you see, and according to blanks annexed hereby :

FIRST. NO. —

Due

\$

Marion, Ohio,

185

after date of this our first Bill of

Exchange, (second of same tenor and date not paid,) pay

or order, at

the sum of

Dollars,

for value received. Acceptance waived.

To

SECOND. NO. —

Due

\$

Marion, Ohio,

185

after date of this our second Bill of

Exchange, (first of same tenor and date not paid,) pay

or order, at

the sum of

Dollars,

for value received. Acceptance waived.

And we hereby dispense with demand of payment, protest and notice of non-payment of the above Bill of Exchange, and authorize any Attorney at Law to appear for us, or any of us, at any time after the maturity of the same, in any Court of Record in the State of Ohio, or elsewhere, and confess judgment in favor of the holder hereof, for the amount of the Bill, and interest, with the damages allowed by law on protested Bills of Exchange, drawn on any person or persons, or body corporate, within the jurisdiction of the United States, and without the jurisdiction of the State of Ohio, together with costs of suit, and to release all errors and writs of error, and the right of appeal.

To

[L. S.]

[L. S.]

[L. S.]

[L. S.]

Witness, our hands and Seals, this

day of

185

\$

after date for
Value Received, we jointly and severally promise to pay the Bank of Marion,
or order, at
Dollars.

And we hereby authorize any Attorney at Law of any Court of Record, at any time after the above note becomes due, to appear for us, or either of us, in any Court of Record, or before any Justice of the Peace of the United States, and confess a judgment for the said amount, interests and costs, in favor of the payee, or endorsee hereof, and to release all errors which may accrue in the rendition of such judgment. And we also release the right of appeal, the stay of execution, and the power and privileges to hold exempt from execution, any personal or real property belonging to us, or either of us, at and after the date of such judgment; and our said Attorney is hereby authorized to enter such release in said judgment.

Witness our hands and seals, this

day of

A. D. 185

[L. S.]

[L. S.]

[L. S.]

[L. S.]

We pay no interest on current deposit accounts. We pay interest on certificates when the deposit remains at least three months and longer. The interest thus allowed is six per cent. Of our deposits about one eighth is of the better kind. No public officer deposits with us.

The reduction in all our items during March, February and January arose from a reduction of our circulation.

Our blank certificates of deposit are not in the similitude of Bank notes, and are always issued for the precise amount of the deposit.

We have declared the following dividends, viz:

May 3, 1852, on \$51,300 for 9 months at 8 per cent.....	\$4,017 60
Nov. 1, 1852, on 75,000 .. 6 .. 7	5,250 00
May 2, 1853, on 100,000 .. 6	6,000 00
Nov. 7, 1853, on 100,000 .. 3	3,000 00
May 1, 1854, on 100,000 .. 3	3,000 00

We divide our profits closely—having no surplus. The taxes, and as already explained, the premiums on our stocks have consumed much of our profits.

Our having a greater amount of stocks than we have safety fund, must be ascribed to the fact, that we have purchased stocks for our circulation with our Bank funds. Our stockholders have only contributed the amount of capital reported. We intend to reduce our circulation and dispose of our stocks, as we find it irksome to maintain so large a circulation as we have had. Brokers in our neighborhood are constantly presenting our notes for redemption. We are confident, that in every point of view, the course intended to be pursued by us, will be our pecuniary and general advantage.

The indebtedness of the Officers is:

As principals.....	\$6,196 66
As Endorsers.....	11,516 66

That of Stockholders not Officers is:

As principals.....	5,250 00
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\$22,963 32

This indebtedness is due from about half of our stockholders. The heaviest debt due from any one stockholder is \$3,600. All this indebtedness is for discounts on the same terms as the rest of our customers.

We formerly paid out the small notes of other States. Now we do not do it, and intend to comply with the law of last winter. I think the law will, if faithfully carried out, purify our currency, elevate its standard and give us an Ohio currency.

We have listed for taxation according to the Auditor's statement. We paid our taxes last year under protest. Nothing definite has been agreed to about that matter this year. We have no suit with the State and don't intend to have any.

J. AULT, *Cashier.*

Sworn to and subscribed before me this 19th day of September, 1854.

SAMUEL H. BARTRAM, *Notary Public for Marion Co.*

TABULAR STATEMENT showing the condition of the Bank of Marion, at Marion, from September, 1853, to September, 1854.

DATES.	Stocks deposited.	Bills discounted.	Notes discounted.	Real & Personal property.	Expenses Account.	Eastern Exchange.	Due from Banks.
Septem. 7, 1853.....	\$163,066	\$61,722	\$17,021	\$1,703	\$687	\$44,070	\$16,572
October 5,	163,066	56,996	11,680	1,703	701	38,051	5,295
November 2,	152,591	59,828	14,977	1,703	1,301	24,010	9,377
December 7,	152,591	42,202	23,513	1,703	16	10,512	6,265
January 4, 1854.....	152,591	40,452	27,138	1,703	164	10,584	4,412
February 1,	163,066	34,702	29,923	1,703	298	10,499	3,834
March 1,	163,066	63,343	23,578	1,703	381	17,582	336
April 5,	163,066	72,531	21,381	1,703	402	4,118	2,168
May 1,	163,066	58,558	25,318	1,703	...	20,894	1,424
June 7,	141,928	56,433	27,921	1,703	74	6,646	835
July 5,	141,928	49,983	28,368	1,703	108	10,861	1,071
August.....	132,848	37,767	28,160	1,703	156	1,770	819
September 6,	132,848	35,988	31,235	1,703	219	11,469	8,865

TABULAR STATEMENT—Continued.

DATES.	Specie.	Notes of other Banks.	Capital.	Circulation.	Due depositors.	Due to Banks.	Undivided Profits.
Septem. 7, 1853.	\$21,346	\$14,800	\$100,000	\$144,936	\$86,270	\$2,656	\$7,274
October 5, ..	23,637	21,883	100,000	133,284	78,464	804	10,381
Novem. 2, ..	21,676	10,780	100,000	136,386	57,381	649	12,193
December 7, ..	17,803	22,129	100,000	120,279	57,776	1,446	7,710
January 4, 1854.	19,652	12,093	100,000	118,654	50,033	2,134	7,326
February 1, ..	16,960	7,231	100,000	111,493	48,545	1,819	6,300
March 1, ..	13,633	3,802	100,000	124,233	52,160	8,961	1,881
April 5, ..	17,061	1,324	100,000	138,109	44,913	2,664	2,093
May 1, ..	26,623	6,237	100,000	136,176	55,108	3,478	61
June 7, ..	18,801	9,337	100,000	114,780	47,448	1,458	.....
July 5, ..	15,564	8,434	100,000	108,836	39,844	2,256	.....
August ..	17,079	16,801	100,000	88,008	44,822	749	2,531
Septem. 6, ..	15,987	8,395	100,000	94,073	46,023	3,074	2,589

XXI. SPRINGFIELD BANK AT SPRINGFIELD.

SPRINGFIELD, September 21, 1884.

HON. WM. D. MORGAN, *Auditor of State of Ohio*:

SIR:—I have the honor to transmit to you the statement of the Cashier of the Springfield Bank at Springfield, and the tabular statement annexed to it.

That this Bank is prudently and safely managed, is evident from every part of its transactions. Its officers are experienced financiers, and her system of book-keeping is generally to be approved. It would however be better if its discount register would show more fully each transaction, and especially the discount charged in each case.

You will perceive that the Bank has very often not the requisite amount of specie, and that the eastern exchange also frequently falls short. The Bank, on the other hand, keeps almost constantly on hand a large fund in "currency." As a general rule, the specie has not lately, until the day of examination, been much over \$4,000. I think that such a regular and systematic discrepancy, in coming up to the requirements of the law, is indefensible.

The circulation may be fully secured against ultimate loss, but the law seems proper to make assurance doubly sure, and provides for a constant and uninterrupted redemption by requiring a certain amount of specie, and this requirement should be lived up to.

The law to restrain Banks from taking usury is not more regarded in this Bank than it is in others, a fact I state without farther comment.

Other matters have been fully commented upon in former reports, and they will attract your attention without further remark.

Very respectfully yours,

CHARLES REEMELIN.

STATEMENT OF WM. McMEEN, *Cashier of the Springfield Bank, at Springfield, as made to Charles Reemelin, Examining Agent, in reply to his queries.*

This Bank was organized May 13, 1851, under the act "to authorize Free Banking.

The original capital subscribed was \$100,000. There is now subscribed \$150,000, of which \$135,000 is fully paid in.

My book-keeper being unwell, I could not make up a list of our stockholders, but I will transmit a list hereafter, which you can annex to this statement. All our stockholders reside in Ohio.*

The Officers of the Bank are, Oliver Clark, President, salary per annum \$200; Wm. McMeen, Cashier, salary \$1,000. We employ two clerks at a cost of \$1,000 per annum.

Oliver Clark,
Wm. McMeen,
John Ludlow,
Hugh Wilson,
Wm Rogers,

} Board of Directors, all residents of Springfield.

We have a regular set of by-laws, pretty rigid, and adhered to. Any three of the board form a discount committee, and said committee is limited to \$3,000 to any one individual; and no loan can be made so that any one's indebtedness shall exceed \$5,000. We never loan for more than six months, even with renewals or

*For list of Stockholders see close of this report.

otherwise. The general time of our discounts is sixty to ninety days. Of the notes and bills now due us, about one tenth are renewals. We never renew by previous understanding, and there is now nothing due us where the original transaction was not made within the current year.

Our cash funds are as follows, viz:

American Gold.....	\$5,700 00
Foreign Gold .....	.....
Silver	2,046 77
Total specie.....	\$7,746 77
Ohio Bank notes.....	\$16,200 00
Foreign, principally Indiana	5,718 00
Our own notes.....	4,500 00
Total Bank notes.....	\$26,418 00
Total cash funds.....	\$34,164 77
We bought \$4,000 in gold yesterday—we paid one and one fourth premium.	
We have ordered \$5,000 additional from New York, and also \$500 in silver.	
The circulation obtained from the Auditor is.....	\$85,000 00
Of which we have on hand.....	4,500 00
Making our actual circulation.....	\$80,500 00
To redeem which we have specie as above.....	\$7,746 77
Eastern exchange.....	16,662 90
	\$24,409 67

We have deposited with the Auditor, in Ohio State Stocks, 6's and 5's \$85,000,
The condition of the Bank, September 18th, Monday last, was as follows, viz:

RESOURCES.	LIABILITIES.
State Stocks Deposited....\$85,000 00	Capital Stock.....\$50,000 00
Due from Stockholders on subscription 915 00	Safety funds for Stocks.... 85,000 00
Premium on our stocks deposited..... 3,625 48	Circulation, (actual circulation \$80,500).....
Personal property—Office furniture 435 23	Dividends uncalled for.... 99 95
Eastern Exchange..... 16,662 90	Due Depositors..... 77,722 35
Expense Account..... 270 69	Due to Banks and Bankers 3,049 46
Due from Banks & Bankers, 2,328 62	Undivided profits..... 6,679 14
Bills and notes discounted, 163,621 95	
Cash funds—Specie..... 2,055 03	
“ “ Bank notes.. 28,341 00	
“ “ Our own notes 4,500 00	
\$307,755 90	\$307,755 90

We have wiped out the premiums we have paid for our stocks in part, and intend to wipe out some every dividend day.

The eastern exchange we report, is deposited in New York, with the Branch of the Ohio Life Insurance and Trust Co., and in Philadelphia, with Drexel & Co. We report nothing as eastern exchange except what is subject to sight draft. We get four and five per cent. interest for our eastern deposits. We never anticipate our eastern exchange by time drafts, nor do we overdraw our account.

The rate of exchange now is one and half—it has been such for two months. The average price during the past year has been from three fourths to one per cent. We buy a good deal of exchange and then pay from one-fourth to one-half per cent. less than our selling price. We also make our own exchange through our bills discounted.

In discounting bills or notes, we charge six per cent. interest in advance, including days of grace. For bills where the exchange is not against us, we charge for collection one-fourth to one-half per cent. We pay no attention to current rates of exchange in discounting Eastern bills. The Eastern bills we discount arise from the produce of our county, and the cattle trade. Some also arises from our manufactures. We supply our market with exchange. Our merchants do not have to go abroad to buy exchange. We use some exchange in redeeming our paper. Our discount list, both of bills and notes, arises from business in this neighborhood. The demand for accommodations and facilities for money is greater than we can supply. The proportion of bills discounted to notes discounted is as two to one. We give the preference to our customers and depositors in discounting.

The directors and officers of this bank borrow but little of us. The same is true of our stockholders. Their entire indebtedness, as principals and sureties, does not exceed \$5,000.

Our discount register does not show how much we charge for each bill or note discounted. Our journal would show each day's transactions, and there the interest charged in each case may be found.

We pay no interest on current deposits. We pay six per cent. on certificates where they have three months or longer to run. Our rule used to be for six months, but we now pay on three; about one-third of our deposits are in time certificates. No public State officer deposits with us. The county Treasurer deposits part of his funds with us. He gets no interest, nor any compensation. We have furnished no exchange to the State direct, but I think we sold a draft for 3 or \$4,000 last winter, which was for the State, as we were told. Our certificates are filled up in each case for the sum deposited. They are not in the similitude of bank notes. We always have them payable to the order of the depositor.

The accounts with other Banks arise from reciprocal collections. The Savings Bank in Cincinnati allows and charges interest. We have no such agreement with any other bank or banker.

We have exchanged the small notes of other States for larger bills. We do not circulate for any other bank or banker; nor are we as a bank, nor are any of our stockholders, interested in any Indiana or Illinois bank. We intend to comply with the law of last winter.

We get our notes into circulation by discounting for persons whom we know will give our notes a good circulation through their business. We do not send any of our notes to other banks or bankers, nor do we exchange with them. The best circulation we have is about home, and through our stock and cattle dealers.

We have declared five dividends. The first was seven per cent. for the first year. All subsequent dividends were five per cent., semi-annually. This includes our dividend of May last. We divide our dividends so as to wipe out our expense account, all losses, and a part of the premium on our stocks. We have no surplus, except as it accrues between each period.

We have a suit with the State about taxing our State stocks. The suit is undecided. We paid the taxes last year under protest, and listed this year according to the Auditor's circular, under protest.

We have not exchanged gold with other banks, nor have we borrowed or loaned it.

We have lately purchased \$15,000 of Ohio State stocks, with a view to increase our circulation to \$100,000. We do not intend to increase it beyond that.

We have none of our notes and bills in suit, nor any suspended account, nor do we anticipate any loss from our discount list. We are very careful in our discounting, and thereby avoid a discount list which would otherwise encumber us. Our borrowers pay their dues well, and as already stated, we do not have to renew very often.

WILLIAM McMEEN, *Cashier.*

Sworn to and subscribed before me, at Springfield, September 20, 1864.

SAMUEL P. JACKSON, *Notary Public.*

TABULAR STATEMENT exhibiting the condition of the Springfield Bank, at Springfield, from October, 1853, to October, 1854.

Date.	Stocks depos- ited.	Notes & Bills Discounted.	Personal property	Eastern Exchange.	Specie.	Bank Notes.	Due from banks & bankers.
October 1, 1853	\$ 75,000	\$133,907	\$418	\$6,709	\$6,251	\$20,832	\$4,632
November 8, "	75,000	115,647	424	17,382	12,517	31,391	4,034
December 5, "	75,000	125,005	425	11,783	7,341	42,923	5,070
January 2, 1854	75,000	143,404	425	7,109	5,426	38,055	1,689
February 7, "	75,000	136,312	435	10,877	10,147	46,899	8,392
March 6, "	75,000	138,520	435	16,162	7,554	35,757	1,475
April 1, "	75,000	157,317	435	8,407	4,659	38,635	1,273
May 2, "	75,000	138,247	435	23,298	10,612	27,966	5,132
June 5, "	75,000	145,470	435	25,696	8,302	26,932	1,637
July 1, "	85,000	137,975	435	16,210	7,068	36,657	8,734
August 8, "	85,000	150,153	435	18,336	11,968	33,655	7,382
September 4, "	85,000	156,171	435	26,442	8,214	33,735	2,834
" 18, "	85,000	163,621	435	16,662	2,055	32,636	2,328

The item "Bank Notes" includes always some of our own notes on hand.

TABULAR STATEMENT—Continued.

Dates.	Expense	Capital.	Circulation.	Due Depositors.	Due to banks and bankers.	Undivided Profits.
October 1, 1853.....	\$673	\$125,000	\$75,016	\$68,951	\$1,202	\$8,164
Nov'r 8, ".....	689	125,000	75,016	73,739	443	8,908
Dec'r 5, ".....	147	125,000	75,016	92,405	1,081	3,321
January 2, 1854.....	179	125,000	75,016	95,183	1,349	4,529
Febru'y 7, ".....	2,461	125,000	75,016	112,985	620	7,444
March 6, ".....	2,540	125,000	75,016	97,407	1,338	8,694
April 1, ".....	2,555	125,000	75,016	107,738	544	9,903
May 2, ".....	.....	125,000	75,016	104,163	1,863	divided.
June 5, ".....	52	125,000	75,016	74,555	1,478	1,467
July 1, ".....	55	135,000	85,016	84,886	26	2,291
August 8, ".....	265	135,000	85,016	88,474	833	4,624
Sept'r 4, ".....	268	135,000	85,016	90,169	1,471	5,908
" 18, ".....	270	135,000	85,016	77,722	3,049	6,679

The item "circulation" is not the actual circulation.

List of Stockholders in Springfield Bank, November 6th, 1854:

Names.	Shares.	Amount.
Louisa Armstrong.....	1	\$200
James Anderson, jr.....	5	1,000
Eliz. Anderson.....	4	800
Martha E. Anderson.....	4	800
Elis. Anderson, guardian.....	4	800
Martha Brain.....	1	200
Margaret Ball.....	3	600
Milton Buckingham.....	3	600
Ezra D. Baker.....	14	2,800
A. G. Burnett.....	3	600
Mary S. Barnett.....	5	1,000
William Bunyan.....	5	1,000
Lydia Brain.....	1	200
Wm. A. Barnett.....	15	3,000
E. M. Buckingham, guardian.....	6	1,200
Julia A. Burnett.....	5	1,000
J. D. Burnett, trustee.....	5	1,000
Charles M. Clarke.....	10	2,000
Oliver Clarke.....	60	12,000
Ann Connie.....	5	1,000
William Coles.....	5	1,000
W. L. Crothers.....	38	7,600
S. Clark.....	14	2,800
Allen Downey.....	3	600
Charles A. DeGraff.....	25	5,000
E. B. Drum.....	5	1,000
Ann E. Dial.....	9	1,800
James Foley.....	10	2,000
Mary A. Goode.....	5	1,000
B. Gillet.....	10	2,000
James S. Goode.....	5	1,000
John Householder.....	7	1,400
Mary Harper.....	2	400
H. P. Harris.....	5	1,000
Frances Hunt.....	3	600
Mary W. Hedrick.....	8	1,600
John N. Kurts.....	3	600
Wm. H. Knott.....	25	5,000
John Ludlow.....	36	7,200
Wm. McMeen.....	15	3,000
Catharine Murray.....	5	1,000
S. G. Moler.....	14	2,800
Anna C. McCreight.....	16	3,200
S. Mason.....	9	1,800
J. S. Muzzy.....	15	3,000
Ann Mereness.....	5	1,000
H. N. McCoy.....	5	1,000

NAMES.	Shares.	Amount.
Mrs. E. S. McMeen.....	5	\$1,000
Mary B. Miles.....	1	200
John Miller.....	5	1,000
Horatio G. Miller.....	1	200
Peter Marquart.....	5	1,000
John Perrin.....	4	800
Robert J. Piles.....	10	2,000
Joseph Paullin.....	10	2,000
L. Rinehart.....	8	1,600
Robert Rodgers.....	14	2,800
William Rodgers.....	10	2,000
John Ramsey.....	5	1,000
Richard Rodgers.....	14	2,800
Wm. Rodgers, guardian.....	25	5,000
Jane Rodgers.....	5	1,000
Effie Rodgers.....	3	600
Sarah H. Rodgers.....	3	600
Samuel Shellabarger.....	5	1,000
N. F. Stone.....	10	2,000
John Sheaff.....	25	5,000
Charles W. Swain.....	7	1,400
G. W. Turner.....	10	2,000
Isaac Ward.....	14	2,800
William Werden.....	20	4,000
H. Wilson.....	52	10,400
Andrew Whitely.....	10	2,000
Arabella Steele.....	8	1,600
	750	\$150,000

SPRINGFIELD BANK, OHIO, }
January 10, 1858. }

WM. D. MORGAN — *Str*: — Yours by Mr. Prentiss is received, and contents noted. Our stockholders were the same on the 21st of September that they were when we sent you the statement.

Yours, &c.,

WM. McMEEN, *Cashier*.

XXII. CHAMPAIGN COUNTY BANK, AT URBANA.

URBANA, September 20th, 1854.

HON. WM. D. MORGAN, *Auditor of State*:

SIR:—The enclosed statement of the Cashier of the Champaign County Bank at Urbana, will place in your possession all the material facts necessary to judge of its true position, without many additional remarks from me.

This bank, as is evident from the time bills and similar evidences, is often a borrower. Its means are very circumscribed, especially since its deposits have run down from \$92,000 to \$34,000. This is caused by the private banking house existing in Urbana, said to be under the control of Mr. James, which pays interest on current deposits. In fact the co-existence of private banking houses with public banks all over the State, the latter restricted in its rates of interest, the other almost unrestricted, is matter having manifold bearings, whose discussion I reserve for my general report.

You will readily notice the very small amount, of notes discounted, when compared with the bills discounted, and that the amount never large, was much reduced since May last.

That the act "to restrain banks from taking usury," has also been violated by this bank, is clear from the Cashier's statement, sixty day bills being frequently discounted since exchange has been above one per cent.

I have good reasons (from the correspondence,) to believe that the time bills sold were part of an arrangement to circulate the notes of the bank at which these time bills were discounted, and this is particularly the fact with the Savings Bank of Cincinnati. You will find \$1,500 of Connersville, Indiana, among the bank notes, and in September 11, I find an acknowledgment in the correspondence of \$2,400 Connersville, as the result of bills discounted at the Savings Bank in Cincinnati, which bills amounted to \$4,900 in all. In August 19th, some \$1,500 of Connersville was received, and New York exchange sent for it at one and three-eighths—the selling rate then being one and a half.

As a general thing the bank is very ably conducted—it being under the control of one of the best bank officers in the State. The books are well kept and according to the most lucid plan, affording at all times a very full insight to the affairs of the bank.

I render my grateful acknowledgments to the officers of the bank for their courtesy during the examination.

Most respectfully yours,

CHARLES REEMELIN.

STATEMENT OF HENRY P. REPT, *Cashier of the Champaign County Bank at Urbana, as made to Charles Reemelin, Examining Agent, in reply to his interrogatories.*

This bank was organized, August, 1851, under the act to authorize free banking.

The original capital was \$50,000. It has remained such for some time, but now consists of \$25,240 capital stock, and \$25,860 safety fund, or \$51,100.

The original stockholders were nearly the same as those now. The present stockholders are :

NAMES.	Residence.	Shares.	Amount.
Cephas Atkinson .....	.....	20	\$1,000
Joshua Baldwin	Columbus,	210	10,500
J. W. Baldwin	Clark co.,	86	4,300
Mrs. Baldwin .....	.....	10	500
James Broadwell	Logan co.,	20	1,000
John D. Burnett .....	.....	28	1,400
A. R. Colwell .....	.....	5	250
M. S. Cook	Chillicothe,	10	500
John Dagger .....	.....	10	500
L. Goodale	Columbus,	20	1,000
Miss Briggs	Massachusetts,	20	1,000
Thos. M. Gwynne .....	.....	40	2,000
Wm. Haller .....	.....	5	250
John W. Hitt .....	.....	5	250
Wm. Hunt, jr.	Clark co.,	5	250
Thomas Hunter .....	.....	10	500
Lavina Johnson .....	.....	10	500
Christina Kennaga .....	.....	5	250
Kaufman & Nelson .....	.....	10	500
James Long .....	.....	5	250
William Long .....	.....	10	500
William Lawrence	Logan co.,	5	250
S. A. Winslow .....	.....	40	2,000
R. M. Woods .....	.....	5	250
A. Louderbeck .....	.....	40	2,000
Martha A. McLain .....	.....	15	750
Amanda McBoth .....	.....	10	500
Wm. McDonald .....	.....	2	100
Smith Minturn .....	.....	10	500
Matthew Mason .....	.....	16	800
T. B. Morgan	New York,	14	700
Ad. Mosgrove .....	.....	3	150
F. A. Mosgrove .....	.....	8	400
W. Murdock .....	.....	25	1,250
Robert Neil	Columbus,	100	5,000
E. F. Osborn	Sandusky,	40	2,000
W. A. Platt	Columbus,	20	1,000
J. Poffenberger .....	.....	5	250
Stadler & Brother .....	.....	5	250
Mrs. Mary C. Shoemaker	Covington,	50	2,500
Robert Sanderson	Cleveland,	4	200
William Vance .....	.....	10	500
T. B. Ware .....	.....	10	500
L. Weaver .....	.....	20	1,000
E. G. Wiley .....	.....	16	800
L. Rathburn .....	.....	5	250
		1,022	\$51,100

The officers of the Bank are :

S. A. Winslow, President—No salary.

Henry P. Espy, Cashier—\$1,500.

We employ one additional clerk—\$300.

The Board of Directors consists of—

S. A. Winslow,

Allen Louderbeck,

A. R. Colwell,

L. Weaver,

T. M. Gwynne,

} All residents of Urbana and vicinity.

We have no discounting committee. The President and Cashier discount paper, except in particular cases, when we call the Board together. The Board has no regular meeting. We have no by-laws.

The officers and directors are indebted to the Bank—

As principals..... \$2,000 00

As endorsers.....

The stockholders not officers—

As principals..... 8,700 00

As endorsers..... 4,302 00

The cash funds, as counted by you, are:

American gold..... \$5,132 00

Foreign gold..... 154 93

Silver and copper..... 770 75

Total specie..... \$6,057 68

Bank notes—Ohio..... \$3,358 00

Connersville, Indiana..... 1,500 00

Miscellaneous..... 3,318 00

Cash items..... 88 10

Total currency funds..... \$8,259 10

\$14,316 78

There are charged to us in the Auditor's books for circulation.... \$50,097 00

We have on hand (part never issued,)..... 6,001 00

Making our actual circulation..... \$44,096 00

We have deposited with the Auditor of State \$50,100 00 in Ohio State stocks, all six per cents., and generally payable in 1860. Of the premium we paid for these stocks we wiped out \$1,000 in May last, and altogether \$1,832.

Our actual circulation as stated is..... \$44,096 00

To redeem which we have specie as above..... \$6,057 68

Eastern exchange..... 8,793 38

\$14,851 06

The general condition of the Bank at this time is as follows, viz :

RESOURCES.		LIABILITIES.	
Stocks deposited.....	\$50,100 00	Capital stock.....	\$25,240 00
Premium on the same.....	2,634 00	Safety fund.....	25,860 00
Bills discounted.....	62,024 28	Circulation.....	44,096 00
Notes discounted.....	6,402 55	Due to depositors.....	31,135 96
Eastern exchange.....	8,793 38	Due to banks and bankers.	1,410 75
Due from banks & bankers.	4,461 81	Undivided profits.....	9,355 34
Specie.....	6,057 09	Bills payable.....	12,524 00
Bank notes and cash funds.	8,409 48		
Expense and taxes.....	481 55		
Personal property.....	257 91		
	\$149,622 05		\$149,622 05

We charge simple interest of six per cent., as recorded in our discount register, for all bills and notes, days of grace included. We discount very few bills on Ohio and neighboring Banks. In discounting Eastern bills we pay no regard to current rates of exchange. We do not think that the law requires us to do so.

Our discounts are for from thirty to one hundred and twenty days—very seldom longer—ninety and sixty is the most prevalent. Our largest discount during the last four months has been for \$5,000, and that has happened but twice. The average of our paper is below \$1,500.

We discount principally for persons at home, but we have discounted for persons abroad. The greater part of our business is home paper, from our merchants, and our cattle and produce dealers.

The rate of exchange now is, and has been for one month, one and a half per cent. It has been a little below one per cent. within a year, but not long—the average would be about one per cent.

We use some of our exchange for ourselves in the redemption of our notes, and sell the rest to any and every body. We furnished the State during this summer with about \$15,000 in exchange, and charged one per cent. for it. It was sold to the Treasurer direct.

Take the year through, and I think there is exchange enough made here to supply this market with Eastern funds.

We deposit in New York with the New York branch of the Ohio Life Insurance and Trust Company. We get five per cent. interest. In Philadelphia we deposit with a private banker.

We sometimes anticipate our exchange. We do not intend to overdraw; nor have we any arrangement to allow us to do so. It occurs once in a while. We generally have a good balance due us there. The time bills you see in our statements were discounted for us at Cincinnati and Columbus. It was a temporary arrangement. The same may be said of those now due.

No bills on the East or other places are overpaid at our counter by previous arrangement. It occurs from the necessities of our customers, and when it happens we receive current rate of exchange.

The large balance due us from the Savings Bank of Cincinnati was a current account which we kept for our convenience. They allow us six per cent. interest on balances.

We do sometimes allow interest on deposits. We do so where they are left for stipulated periods. We issue certificates of deposit—always for the amount deposited. We have neat certificates, but we do not have them in the similitude of bank notes. No public officer except the county Treasurer deposits with us. He gets no interest, nor other compensation.

We directed our officers not to pay out the small notes of other States. We are under no arrangement to circulate for other Banks either in or out of this State.

We have sometimes had time bills discounted, and taken the notes of the Bank which discounted for us; and then we gave it as good a circulation as we could. We never took or circulated any funds not bankable.

We have declared five semi-annual dividends, each for five per cent. We have a surplus account to meet contingencies. We divide our profits so as to wipe out our stock premiums, and to have a small contingent fund.

All our notes and bills discounted will mature within four months. We never lost any thing by our discount list, and we do not expect to lose a dollar. We are careful in discounting, and have always more than one name upon any paper we discount.

We were compelled to pay our taxes last year by threat of force. We paid under protest. We have listed according to law, under protest. We have sued the county Treasurer for the taxes he took from us. The suit is still undecided.

We own no real estate. The personal property we report is our office furniture.

There is a slight discrepancy between our cash account and the count as made up to-day. It arises from a small amount of funds in transitu, and also from a little account to pay trifling office expenses.

H. P. ESPY, *Cashier.*

Sworn to and subscribed before me, in Urbana, September 20th, 1854.

WM. C. KELLER, *Justice of the Peace*
for Champaign County, Ohio.

TABULAR STATEMENT showing the condition of the Champaign County Bank, from October, 1853, to September, 1854.

DATES.	Stocks deposited.	Bills discounted.	Notes dis- counted.	Due from Banks and Bankers.	Eastern ex- change.	Specie.	*Bank Notes.
October 3, 1853.....	\$53,734	\$90,195	\$17,710	\$1,162	\$7,602	\$3,404	\$2,875
Novem. 7, ".....	53,734	80,095	8,281	8,808	12,183	8,900	12,727
Decem. 6, ".....	53,734	77,237	8,114	4,406	57	5,688	18,032
January 3, 1854.....	53,734	71,004	6,515	9,726	8,380	8,203	26,583
Feb. 6, ".....	53,734	89,989	8,751	15,298	6,107	7,023	18,166
March 7, ".....	53,734	87,584	10,526	15,088	3,206	5,311	16,288
April 3, ".....	53,734	101,724	13,612	8,628	1,094	5,248	17,795
May 1, ".....	53,734	68,867	9,217	2,781	6,309	8,346	13,336
June 5, ".....	52,734	67,449	3,906	2,128	3,812	7,406	15,610
July 3, ".....	52,734	58,971	5,376	3,388	1,160	7,347	2,782
August 7, ".....	52,734	58,520	4,311	3,679	9,369	8,852	6,042
Septem. 4, ".....	52,734	59,122	5,586	4,391	4,060	6,682	8,402

* This item includes funds in transit, which amounted to, in January, \$5,500 ; February, \$4,068 ; March, \$1,510 ; April, \$7,789 ; May, \$990 ; June, \$9,909 ; September, \$1,510.

MONTHLY TABULAR STATEMENT—Continued.

DATES.	Expense Account.	Personal Property.	Capital.	Circulation.	Due Depositors. [†]	Due to Banks and Bankers.	Bills payable.	Undivided Profits.
October 3, 1853.	\$490	\$257	\$51,100	\$46,100	\$51,799	\$1,418	\$35,000	\$6,477
Novem. 7, "	1,194	257	51,100	45,953	62,143	912	21,104	6,397
Decem. 5, "	6	257	51,100	45,837	54,803	1,606	11,104	4,308
January 3, 1854.	17	257	51,100	44,539	81,828	3,027	.....	4,238
Feb. 6, "	104	257	51,100	40,350	94,920	8,812	.....	4,713
March 7, "	107	257	51,100	42,374	88,914	4,330	.....	5,597
April 3, "	139	257	51,100	50,097	92,502	1,406	.....	7,241
May 1, "	1,039	257	51,100	46,998	57,350	1,164	.....	7,585
June 5, "	9	257	51,100	44,163	32,825	3,875	17,400	4,007
July 3, "	9	257	51,100	47,771	24,849	1,363	2,015	5,062
August 7, "	40	257	51,100	47,362	36,173	1,681	.....	8,064
Septem. 4, "	40	257	51,100	44,440	34,124	2,777	.....	9,997

† December 5th, due in the East to Bankers, \$9,124.

XXIII. CITY BANK OF COLUMBUS.

COLUMBUS, September 30, 1854.

Hon. W. D. MORGAN, *Auditor of State*:

SIR—I have the honor to hand you with this report the statement of the Cashier of the City Bank of Columbus, and annexed to it a tabular statement collated from the books.

I trust a few additional explanations will not be deemed out of place.

An examination of the original list of stockholders, and the well known character of the connection with the Columbus Insurance Company, and the character of the stockholders of that corporation, connected as both are with large deposits by the former Treasurer of State and the former Fund Commissioners, will bring the conviction that the chief cause of all the losses of this bank spring from the same cause from which disaster has overtaken all similar institutions—that is, political banking, and business connections with government and its officers, and the private schemes of the latter. Such a connection Nicholas Biddle very properly characterized as “beneficial to neither party, and injurious to both.” The correspondence of the bank, and especially its former history, exemplify this in an eminent degree.

The bank is but the wreck of a former very extensive public institution. It used to distribute favors and control moneyed affairs; now it is in a crippled condition, and but following in the wake of others.

Of the capital contributed by its stockholders, amounting to \$400,000, not much more than \$100,000 remains. This is the irresistible conclusion I come to after a critical examination of its affairs. If you will take the statement of the Cashier of the present condition of the bank in hand, you will find I am right. Of the resources reported, the following only represents actual means:

Stocks deposited with Treasurer, reported at	\$147,253 00—actual worth	\$150,000
Bills discounted	237,172 40—collectable only	140,000
Notes “	87,338 25 ..	40,000
Real estate	30,222 23—worth	35,000
Due from banks and bankers	10,806 13—worth	5,000
Eastern exchange.....	15,347 98	15,000
Cash	42,179 61	42,179
Franklin County Stocks	4,000 00	4,000

\$431,179

The bank is liable for circulation

Depositors

Time drafts.....

To other banks, etc., nearly

\$303,183

Leaving only \$127,996

Its suspended debt and its profit and loss for the stockholders, as well as the other items, I do not value—though they may in the course of time be worth something. The great length of time, however, before which that little will be collected—as the items are not likely to produce interest—will make them, as a banking capital, now really valueless. The actual loss of the bank, caused chiefly by its connection with the insurance company, is greater than this, because all the

earnings of the bank for three years—and they cannot have been much less than \$45,000—have already gone to reduce and wipe out part of the losses sustained.

Every true friend of the bank must advise her stockholders and managers, as I now do, to reduce her shares from \$100 per share to \$25—to charge away to profit and loss every doubtful bill—in fact, to go into liquidation for all its old business. It must be painful to its officers to struggle on for years under the weight which is now weighing down their energies. With a capital stock of \$50,000 and a circulation stock of \$50,000, and an active business based upon a corresponding circulation and deposits, the bank would pay good dividends upon such a capital. Then the energies and financial abilities of its officers would soon place her again into a tolerably flourishing condition.

You will notice that both now and during the entire year past, the bank has been without the requisite amount of specie and eastern exchange. This continued violation of the law is indefensible, but it is the result of the general tendency of the bank, which is to try to do a business according to its nominal capital, and not according to its actual.

You will notice that, according to the tabular statement, there was no exchange during two of the periods therein indicated. In fact the bank overdraws her eastern account oftener than is consistent either with the law or safe banking. In the eastern exchange reported to-day, there are some \$1,200—Wheeling and Pittsburgh balances included—which are not really eastern exchange. From the correspondence, it is evident that the bank is frequently in great stress to redeem its circulation and keep up its specie and eastern exchange in anything like a safe condition. There occur, also, frequently time drafts—a species of borrowing which I cannot regard as a very good sign. All this but corroborates the general idea heretofore expressed, that its officers are constantly stretching their means, and that obviously they cannot bring their minds down to the fact that their institution has come down from a bank of \$400,000 capital to one of \$100,000. This is a weakness often to be met with, but it is one which in this case lessens the credit and the profit of the bank.

That I am right in valuing the actual capital of the bank at only about \$100,000, is also evident from the profits made by the bank, which are for the past year in gross \$15,151 54: and deducting for expenses \$3,301 37, it leaves a net of \$11,850 17, which is about the usual bank profit on a capital of \$100,000—especially for a bank like this one, which realizes considerable from buying and selling exchange.

I do not wish to be understood as saying that the bank is actually unsafe to the public at large. Its circulation is secured by the stock deposit. What I mean to say is, that its stockholders are actual losers, and that the bank does not keep funds enough on hand to give it a very easy position for the redemption of its notes and the possible wants of its depositors.

You will perceive from extracts of the bank's correspondence, that it intends to reduce its circulation still more—a policy which, under the existing condition of the bank, I cannot but approve. The bank cannot command means enough to sustain the circulation they have. Their stocks exceed their actual means, after all their debts are paid. This is a tangible violation of the intention of the law, which provided for a circulation capital, as well as a banking capital. I repeat that this bank's circulation should not exceed \$50,000, and any excess is maintained at too great a cost and too much risk. I therefore have no hesitancy to advise a reduction to that amount, and the employment of the means realized from the sale of stocks in general banking. The bank will find my advice good policy.

I would further advise the cashier and all the managers of the bank to look less to political reasons for their conduct, and more to practical business rules, and they

will find that the taxes and all the supposed anti-bank tendencies of politicians have less to do with their losses and their difficulties than they suppose.

This bank has, in common with all other banks, disregarded the act to restrain banks from taking usury. The reasoning of the Cashier, that he uses the exchange resulting from discounting in the redemption of their circulation, and that therefore he really does not make the 12 per cent. the law fixes as a limit, is specious, and will not bear examination. I have nothing to add on this subject to what I have said in other reports. I shall treat the subject more fully in my general report.

That the present discounting of the bank is done upon very prudent principles, I am not disposed to gainsay, and I have no fear of any losses therefrom.

What the Cashier says about discounting the paper arising from the State Institutions and its officers is about the truth. I could find no such paper in the bank now. In fact, I saw only one or two loans, now outstanding, from prominent politicians.

The present State Treasurer has no account with the Bank, that I could find. The former State Treasurer had. Large deposits seem to have been formerly made.

The only trace I could find of a connection with a State Treasury, was in the following letter. I cannot say, whether such exchanges of funds are frequently made beyond what the Cashier himself admits in his statement.

COLUMBUS, May 4, 1854.

To J. B. SCOTT, *Cashier*:

(After crediting him with \$5,500 of his notes the letter proceeds.)

"I have been using your notes with the utmost care. We paid out some through the Treasurer of State to members of the Legislature. Our Mr. Ferguson witnessed the payment of them in the Treasury. They were paid with a view of having the most diffused circulation. The Clerk gave yours in cases, where they said they were carrying money home and in the right direction. The largest amount to one man was \$200.

"It is a hard time to Bank, in Ohio, at least. Our notes pour in on us. I had supposed report day would have brought a change for the better, but things appear worse. The evil we have to contend with in a measure is the mixed character of our currency—so much of it inconvertible. Our agency in these days would have worked like a charm. Our receipt of foreign paper, especially, would have propelled our own issues and provided exchange at easy rates.

"I am curtailing my circulation and converting my stocks. There is a good domestic demand for the latter by the Fund Commissioners, and I am persuaded that I can do better with \$10,000 cash than \$10,000 six per cent. Stocks in the State Treasury, and my currency in my drawer or exposed to the action of the Brokers."

I am told that Mr. Scott is Cashier of a Bank in Chillicothe. For the \$5,500 of Bank notes, gold was sent, and \$78 charged for premium. Whether the gold was a part of the May statement of both Banks, is a question I can not well solve,—nor could I find, whether the gold was purchased or sent from a stock on hand. The letter is worthy of extended comments, but as they will readily suggest themselves to you, I will forbear. The complaint about the mixed character of our currency—after detailing a mixture—and of its inconvertibility, while giving paper a *diffused* circulation, is not the least interesting portion of it.

The sale of exchange to the State Treasurer, which is referred to in the Cashier's statement, means, I suppose, that the money was in the hands of the Bank long enough, so as to earn the exchange.

That the Bank has aided in the circulation of Bank notes of other States, is evident in various ways. I found some Kentucky Trust among her present funds. The remark of the Cashier that he only aided in the circulation of Ohio paper, must be held also to include Bank paper of other States, in which Ohio Banks and Bankers are interested. And I have no doubt the Bank did try to not pay out the small notes of other States—but I am equally sure that it frequently failed to succeed in this endeavor.

To show you the tendency of things on this subject, I have extracted the following letters from the correspondence of the Bank, and they will show you that the Bank is aware of the Indiana affinities of Ohio Banks, and that such Indiana paper is not unacceptable to the Bank.

September 18th, 1854.—To Mr. Tallmadge, President, Lancaster, Ohio: "I want to make arrangements with reference to the operation of the foreign Bank note law of October 1st.

"Would it not suit you to receive, as an agent, bona fide, to return for redemption all our receipts of Indiana notes under ten, giving us in lieu thereof your tens or exchange at a fixed rate."

Mr. Tallmadge is connected with an Indiana Bank, and also chief manager of the Hocking Valley Branch of the State Bank of Ohio. Such an arrangement would most effectually defeat the law of last winter. Small notes would thus circulate *ad infinitum*.

Mr. Tallmadge answered, September 21,—"That he cannot make such an arrangement, except for his own notes. He will send for such tens, or exchange at one fourth per cent. less than current rates, and offers to do the same with other Banks or individuals."

If such arrangements are made—and I see in Cincinnati similar arrangements are being made for Connersville, and Laurel and Kentucky Trust, (Sanford's banks,)—and it will not be long before the law of last winter is in a great measure a dead letter.

September 21st.—The City Bank writes to O. Ballard, Cashier of the Pickaway County Bank: "My marginal inquiry amounted to this:—Your friends are interested in an Indiana Bank—I see Gregg is President. Would it be an object to his Bank to get notes of other Indiana Banks in lieu of his tens. If a system of redemptions exist among themselves, doubtless it would be to his interest to have as many notes of other Banks as possible; while his own were enjoying circulation."

Mr. Ballard is also informed that the Bank burned up \$20,000 of its notes, and will reduce \$50,000 more, and says that "circulation is a bill of expense."

No reply seems yet to have been received from Mr. Ballard.

I was happy to find among the letters to the Bank, a letter from Mr. Hurlbut, Cashier of the Bank of Commerce, in which he takes the only proper ground—and that is, to exclude all not Ohio or Eastern, and thus bring up the standard of Ohio currency. I intended to have copied the letter entire, as it does great credit to that gentleman, and is the only real ground for an Ohio Bank to take. I will treat upon this matter in my general report.

The following letter from the bank to Judge Nash, in Gallia, dated April 17th, will show you the course the Bank intends to pursue about taxes:

"We are making some progress in business, considering the opposition we have to contend with from reluctant debtors and rabid anti-bank politicians, it is slow progress. For the last two years we have paid \$12,500 of taxes. The U. S. Court, it is expected, will decide the question of Bank Charters very soon. If in our favor we will at once institute suit against the county Treasurer for recovery of money taken from us by force and under the application of the crowbar."

"P. S. Ohio, had she studied her own interest, would now have had a circulation of her own institutions of fifteen to twenty millions, instead of ten—the balance of five to ten millions being made up of foreign paper."

I copied the postscript as a specimen of shallow reasoning from fallacious premises. Most of the Indiana paper is actually and in truth Ohio paper, and all the advantages of it go to Ohio Bankers. But I will not discuss this matter here; I reserve it for my general report.

I do not perceive anything further to be commented upon, and request your close attention to the tabular statement especially, and to all matters contained both in this report and the Cashier's statement. I can but in conclusion say, that I have no complaint to utter upon the general present management of the Bank. Losses heretofore sustained—into which I did not feel justified to inquire, having transpired previous to the examination by my honorable predecessor—are cramping the energies of every officer of the Bank. I have indicated the only course, which in my opinion will lead to relief. My advice is given in all kindness.

The books are well kept, and no doubt would have been most completely posted up, if it had not been for the prolonged sickness of the Cashier and his family during this summer. I remain most respectfully,

CHARLES REEMELIN.

STATEMENT OF THOMAS MOODIE, Cashier of the City Bank of Columbus, as made to C. Reemelin, Examining Agent, in reply to his interrogatories.

This bank is the successor of the Mechanics' Savings Institution, and was organized under a special law, dated March 6th, 1845, which authorized the former corporation to commence general banking business as an independent bank, under the act "to incorporate the State Bank of Ohio and other banking companies."

The new organization commenced business as a bank July 23d, 1845.

The original amount of capital stock subscribed was \$150,000, which was held by the following persons:

NAMES.	AMOUNT.	NAMES.	AMOUNT.
Columbus Insurance Company (being the stock of the Sav- ings Institution).....	\$25,000	Wm. Warne, Wooster	\$500
Columbus Insurance Company	40,000	Columbus Insurance Company	2,500
Joel Butties.....	5,000	A. Taylor	1,000
Wm. Miner.....	8,000	T. Knepper.....	200
Justin Morrison, Cleveland,..	1,500	P. Wright	1,000
Samuel McClelland	2,000	R. L. Howard	1,000
Thomas Starling	2,000	Thomas Starling.....	1,000
J. Whitehill	2,500	Samner Clark.....	1,000
J. W. Watkins.....	2,000	Mrs. C. Miner.....	400
Joseph Gill	2,000	G. L. Smith, Lebanon,	500
John W. Gill.....	1,000	S. Clark	1,000
Lyne Starling	12,500	John Probasco, Lebanon,....	600
N. H. Swayne	2,500	Lyne Starling	830
S. Medberry	1,500	Mrs. J. Moodie.....	600
N. Medberry.....	5,000	D. L. Kramer.....	500
L. Starling.....	16,670	R. W. McCoy.....	5,600
O. Johnson, Worthington....	800	Wm. M. Ayl.....	1,800
			<u>\$150,000</u>

The bank now has a capital which consists of—

Capital stock	\$149,230 00
Stocks for safety fund, contributed by stockholders.....	207,272 22
Amount deposited to increase circulation	53,548 78

\$410,051 00

This capital is held by the following persons :

NAMES.	AMOUNT.	NAMES.	AMOUNT.
Wm. M. Awt.....	\$6,400	John Hunter, Wheeling, Va.	\$2,500
Orasmus Allen.....	675	Orange Johnson.....	4,500
R. Armstrong, Jr.,.....	600	D. L. Kramer's estate.....	1,250
Lucian Butties.....	6,600	Wm. Lawrence.....	4,700
S. R. Bennett.....	4,500	Ladies' Benevolent Society ..	1,050
Samuel Bell, in trust,	2,100	Mrs. E. E. Lee.....	300
Henry Butler.....	900	Henry Long, Groveport,	600
F. R. & W. Buet.....	600	Henry Long & Dryer & Co.,..	300
L. T. Bell.....	900	Mrs. S. E. Lewis.....	600
J. W. Baker.....	1,275	James Lennox.....	1,200
Erastus Case.....	24,900	R. W. McCoy.....	23,375
Lanson Curtis' estate.....	5,250	N. Medberry's estate.....	15,000
J. N. Candee, Lafayette, Ia.,	5,400	James McLain.....	8,250
Wickliff Condit.....	3,000	Mrs. S. A. Macracken.....	6,000
Harvey Case.....	1,575	S. Medberry.....	6,000
T. L. Carothers, Wilmington,	1,325	Samuel McClelland.....	4,100
Mrs. C. Casey.....	1,125	Justin Morrison, Cleveland,..	3,750
Mrs. Julia Case.....	1,125	Mrs. C. E. Medberry.....	3,375
Zenas P. Crane.....	450	Mrs. H. M. Marple.....	1,930
C. P. & A. R. R. Company ..	900	Mrs. Jane Moodie.....	1,470
C. H. Clark.....	600	N. B. Marple, in trust,	300
Asa Davis.....	2,400	.....	900
Mrs. E. Doherty.....	900	Mrs. C. Miner.....	504
James Doherty.....	1,500	Miss G. H. Maynard.....	5,700
Samuel Doty.....	1,500	Simeon Nash.....	1,225
D. W. Deshler.....	3,375	James Needles.....	2,400
W. H. Douglas, Ohilliothe,..	1,500	E. J. Penniman.....	4,500
Wm. Dennison, Jr.,.....	6,000	Wm. Phelan.....	2,600
James Fife, Wilmington, ...	4,275	John Probascio.....	1,800
L. Fitzbaugh, ..	675	Wm. A. Platt.....	4,500
Mrs. C. Fowler,	1,800	Stephen Postle.....	1,050
David S. Forman.....	2,700	H. F. Page, Circleville,.....	300
J. W. Gill.....	5,000	Mrs. C. Robinson,	600
Jacob Greene, Lancaster, ...	3,000	Wm. Ritchey, Lebanon,	3,000
T. M. Gwynne, Urbana,.....	2,250	Joseph Ridgway.....	2,100
John Gallagher, Lebanon,..	6,000	H. B. Reed.....	600
James M. Gallagher.....	1,500	L. Starling's estate.....	81,300
Rev. H. Hulburd.....	11,250	G. J. Smith.....	7,225
R. L. Howard's estate.....	3,000	N. H. Swayne.....	5,625
C. J. Hardy.....	150	Henry Stanberry.....	4,200
Jas. Holmes, Licking county,	900	Rev. J. D. Smith.....	2,400
F. K. Hulburd.....	300	Mrs. M. J. Stewart.....	500

NAMES.	AMOUNT.	NAMES.	AMOUNT.
Charles Scott.....	\$1,125	J. W. Watkins' estate, Mt.	
W. S. Sullivan.....	4,800	Pleasant.....	\$6,900
A. V. Taylor.....	94 0	P. Wright.....	2,500
Thomas & Starling.....	2,400	Mrs. H. L. Woodrow.....	3,900
David Taylor.....	4,500	Wm. Warne.....	1,187
Kendall Thomas.....	1,750	Miss S. Welles.....	615
Mrs. C. Thomas.....	420	John C. Weaver, Lancaster..	3,000
Mrs. M. B. Taylor.....	210	Jas. W. Watson.....	600
Alfred Thomas.....	600		
Joseph Whitehill.....	13 290		\$410,051

The capital was intended to have been brought up to \$450,000 but the preceding list represents the amount actually paid in.

The officers of the bank are:

R. W. McCoy, President, no salary.	
Thomas Moodie, Cashier, \$1,500 per annum.	
R. W. McCoy,	} Board of Directors.
W. A. Platt,	
Orange Johnson,	
N. H. Swayne,	
Wm. Dennison, Jr.,	
Wm. S. Sullivan,	
D. W. Deshler,	

All are residents of this county, and all except one residents of the city.

The discounting and general running business of the bank is done by the President, Cashier and one of the Directors, who meet each day to consult and expedite business. Paper well established in credit with the bank is taken by the Cashier, but always early reported to the board.

Our cash funds as exhibited to you are:

American Gold	\$14,840 00	
Foreign "	30 31	
Silver	462 44	
<hr/>		
Total specie		\$15,332 75
Bank notes—Kentucky Trust.....	\$607 00	
Eastern	1,357 00	
Indiana & Western	6,870 00	
Ohio	7,095 00	
do	2,225 00	
Mixed and ragged.....	1,253 00	
Cash items, of which \$5,000 is a draft on transfer office in New York....	7,589 00	
<hr/>		
Cash		\$26,896 00
<hr/>		
Total funds.....		<u>\$42,228 75</u>

We have none of our own notes on hand.

Our circulation is	\$147,028 00
To redeem which we have specie	\$15,332 75
Eastern exchange	15,347 78
	<hr/>
	\$30,680 53

We have deposited with the State Treasurer in Ohio Stocks \$147,255 00

The general condition of the bank is as follows :

RESOURCES.	LIABILITIES.
Stocks deposited with Treasurer of State.....\$147,255 00	Capital Stock.....\$149,230 00
Bills discounted.....237,172 40	Capital for circulation—
Notes discounted.....84,338 25	Stocks.....207,272 22
Expense account.....3,301 37	Deposit to increase Stock
Real estate.....30,222 33	for circulation.....53,548 78
Personal property.....303 00	Circulation.....146,428 00
Suspended account.....39,521 46	Due to depositors.....99,402 55
Profit and loss,.....100,301 56	Due to Banks.....19,865 01
Due from banks and bankers10,806 13	Undivided profits.....15,151 54
Eastern exchange.....15,347 78	Bills payable—time drafts30,555 13
Specie.....15,332 61	Special time deposits.....6,800 00
Bank notes and	Collections for individuals.2,396 88
cash items...26,847 00	
<hr/> 42,179 61	
Due from cash in transitu...368 91	
County Treasurer of Frank-	
lin for taxes taken.....12,223 63	
Franklin County Stocks...4,000 00	
Premium on Stocks.....1,044 60	
Uncurrent notes.....2,264 08	
<hr/> \$730,650 11	
	<hr/> \$730,650 11

The item of State Stocks is the par value of them. There is a small premium account not yet wiped out.

Of our notes and bills discounted, a part is in suit and a part overdue not in suit, and of the whole in my opinion about \$200, 00 will be sure to be collected.

We charge in every instance for both bills and notes having more than fifteen days to run, simple interest of six per cent. in advance, including days of grace. We pay no attention to the current rate of exchange in discounting Eastern bills. We do not think that we make over twelve per cent. on any of our bills, because we use nearly all the exchange we make by discounts in the redemption of our notes.

Our bills are all maturing within four months except three or four which we took in settlement, and which are secured by bond and mortgage, and part of which will not be paid before 1857. The amount thus deferred in payment is about \$15,000.

The highest amount of any one bill is \$5,000, and there is only one of that amount—nine out of ten of our discounts being below \$1,000—and all are strictly

commercial paper. The general range of our bill discounting is for ninety days. Of our bills over due, over \$40,000 matures in October, and \$30,000 within the next four days. We have of bills past due \$136,554 03, and many of these have been due for a considerable period. About \$45,000 is in the State of New York—about \$10,000 in New England—and \$30,000 in Cincinnati. We took these from the the Columbus Insurance Company. We value them at about fifty cents on the dollar.

The "loss" we report is also chiefly the result of the failure of the Columbus Insurance Company. Our loss through that Company cannot fall much short of \$150,000.

Of our own running discounts we shall not lose any thing. And I may say in general, that since that failure we have not lost one thousand dollars by any manner whatever.

The suspended account we report are part bills and part notes. They are chiefly for old transactions. This suspended account arises from our own business.

Our notes discounted, are generally sixty days paper. They are due at our counter and from persons residing in Columbus and vicinity. They all mature within the current year except one or two, which do not amount to \$1,000. These notes are business notes from wholesale dealers, and notes from manufacturers. We try to afford as many facilities as possible to the Columbus trade. Of our notes some \$30,000 mature in October.

We have formerly cashed certificates upon our public Institutions, but none lately. The same is true of Public Works' drafts, and in fact we never discounted such drafts. The Penitentiary used to be behind, but lately we had no offer of any evidence of indebtedness from or through it. We used to have the account of that institution and therefore would occasionally assist it.

Both the tabular statement and the amount of cash reported to-day, is less than the general average.

Our Eastern exchange we now sell at one and a half. It has been as low as three-fourths within a year—the general average being about one and one-eighth per cent.

We buy and sell exchange constantly. We buy at one-fourth below the selling rate.

Our Eastern deposits are in part with banks and in part with brokers. We are allowed four and five per cent. interest for the balances due.

During my late illness our Eastern exchange account was overdrawn. This is seldom done by us.

We have occasionally had time bills discounted at other banks. We anticipate, through them, our exchange. They were discounted at neighboring banks. It is a convenient method of selling balances.

We have declared no dividend since May, 1851, and all our earnings since then have gone to profit and loss. We are thus endeavoring to retrieve gradually the heavy loss above explained.

We do not as a general rule, pay interest on current deposits. We pay four and five per cent. interest on time deposits and then issue time certificates. These certificates are not in the similitude of bank notes. They are always issued for amount deposited. The State Treasurer does not deposit with us since the present Treasurer has been in office. We have in fact no accounts with public officers.

I have sometimes exchanged funds with the Treasurer. I have given him our own notes for currency. In every case the State was the gainer by the arrangement.

I have sold him a small amount of exchange. He would pay me par for a check on the East, having time enough to run, so that the interest was equal to three-fourths exchange. The amount was very small.

The amount due us for some time at the Calais Bank in Maine, arises from collection bills sent to that bank, and not yet fully collected. These notes were a part of the Columbus Insurance Company assets.

The loss from Mr. Morrison, agent, comes from bills sent him in Cleveland for collection, and which he has not been able to collect. The loss arose from our own business. It has stood for two years.

We have no arrangement to circulate for other banks, though we have always aided other banks and exchanged with them, so as to afford each other's notes a good circulation. This refers to Ohio only. Nine-tenths of our own notes are paid out at our counter.

We have faithfully tried to not pay out the small notes of other States, and succeeded formerly, but latterly it has been almost impossible. We intend to comply with the law of last winter, and are now trying to perfect some arrangements so as to send foreign small notes home, at the least inconvenience and loss to the public.

We have paid our taxes, and were forced to do so by the County Treasurer, to whom we have charged them, and we expect to recover them. We are anxious to come to some arrangement so as to avoid all litigation from the State, and are not great sticklers for our chartered rights, if this could be done.

THOMAS MOODIE, *Cashier.*

Sworn and subscribed before me, a Notary Public for the county of Franklin, State of Ohio.

Columbus, September 30, 1854.

JNO. L. BRYAN, *Notary Public.*

TABULAR STATEMENT showing the condition of the City Bank of Columbus from September, 1853, to October, 1854.

DATES.	Bills discounted.	Notes discounted.	Stocks deposited.	Expense Account.	Real estate.	Personal property.	Suspended Account.	Loss.	Due from Banks and Bankers.
Septem. 12, 1853.....	\$188,883	\$124,841	\$187,420	\$2,506	\$29,980	\$303	\$64,407	\$119,087	\$14,224
October 4,	197,315	129,711	187,426	2,812	29,980	303	64,407	119,087	15,803
Novem. 1,	174,445	127,553	187,426	3,075	29,980	303	64,480	119,087	18,131
December 6,	176,304	110,404	187,426	3,512	29,980	303	64,311	117,907	15,880
January 10, 1854.....	213,581	98,670	191,957	405	29,980	303	40,498	100,221	15,091
February 6,	199,194	91,403	185,457	709	29,980	303	40,498	100,221	14,837
March 7,	216,045	103,627	190,869	1,302	29,980	303	40,107	100,221	16,059
May 1,	207,121	119,327	180,869	1,624	29,980	303	39,732	100,301	15,028
June 6,	203,500	86,085	165,169	1,973	30,133	303	39,732	100,301	18,808
July 3,	217,839	98,910	165,169	2,231	30,170	303	39,582	100,301	8,708
August 1,	244,460	106,223	165,169	2,653	30,222	303	39,582	100,301	9,298
Septem. 5,	248,503	103,066	163,399	3,301	30,222	303	39,582	100,301	9,633
							Uncurrent Money.		
							2,965		
							2,264		

TABULAR STATEMENT—Continued.

DATES.	Eastern ex- change	Specie.	Bank Notes.	Capital.	Circulation.	Due Depositors.	Due Banks.	Undivided Profits.	Bills payable.
Septem. 12, 1853.....	\$9,081	\$5,583	\$22,203	\$408,850	\$176,961	\$100,532	\$24,639	\$11,689	\$4,000
October 4, .. .. .	.....	1,803	36,016	408,850	184,020	111,268	34,223	12,310	5,000
November 1,	4,314	4,981	45,697	408,850	190,020	120,512	13,010	16,554	5,000
December 6,	3,888	4,403	32,440	408,850	189,120	85,906	14,790	16,991	6,000
January 10, 1854.....	19,936	7,546	29,847	408,850	194,320	103,661	20,005	361	5,500
February 6,	37,888	27,930	24,437	408,850	183,944	131,797	19,317	863	500
March 7,	20,584	15,521	42,677	410,050	186,320	145,045	30,715	2,547	....
May 1,	22,791	11,713	56,450	410,050	189,320	149,147	34,246	8,485	11,208
June 6,	13,772	6,100	74,101	410,050	169,320	119,171	26,226	9,219	18,997
July 3,	19,646	3,751	48,632	410,050	167,766	130,570	19,273	10,826	13,970
August 1, .. .. .	.....	9,147	43,936	410,050	168,714	136,540	22,127	13,150	12,900
September 5,	4,759	6,482	17,700	410,050	158,314	116,203	25,603	14,025	5,063
Specie deposited.									
28,300									
21,800									

XXIV. IRON BANK OF IRONTON.

IRONTON, November 25th, 1854.

HON. WM. D. MORGAN, *Auditor of State*:

Having closed my examination of the Iron Bank of Ironton, I herewith enclose the Cashier's statement, and annexed to it the tabular statement exhibiting the condition of the Bank for twelve months past, which I collated from the books. These, with a few supplementary remarks by way of report will, I trust, afford you a full insight into the affairs of the Bank.

This Bank has not now, nor has it had for several months, the amount of specie funds which the law requires for the circulation it has out. This continued violation of the law is the more extraordinary, since the location of the Bank in a town inaccessible until very lately on account of extreme low water, has saved it from those constant drains from brokers to which other Banks were subjected, and it is therefore clear that the Bank has not taken the proper steps in time to bring itself up to the required specie standard. A few days ago the Cashier transmitted 384 shares of Little Miami Railroad stock to New York, (his private property,) with instructions to sell them at 97, and the proceeds are intended to be placed to the credit of the Bank, and this would give her the full amount of Eastern exchange, but would not replenish her specie funds. It is more than probable, too, that the stock may not be sold at the price fixed for it, and in that event the Bank would be in a precarious position. I cannot give much credit to the officers for this voluntary absence of their private means. I think Banks and the public are better served by those prudent officers who keep the institutions entrusted to their care out of difficulties, rather than those who with great chivalry fly to their rescue with their own private funds.

I have taken some pains to have set forth in the cash statement the kind of funds it consists of, and to obtain from the officers the proper information whence the Bank obtained the neatly done up bundle of bank notes from Pennsylvania, Connecticut and Rhode Island. They are borrowed by the officers and stockholders of the Bank, to be used in their private business through the Bank; a good and diffuse circulation of these notes through the West being the gist of the contract. Thus, as those prolific fountains from which used to flow those supplies of Kentucky Trust, Newport Safety Fund, Connersville and such like currency, are dried up, our Bankers, with an untiring devotion to the cause of a paper currency which cannot be converted into specie at the will of the holder, open up new sources of supplies from the East. Ohio is thereby rendered the plunder ground for all kinds of mushroom currency, through institutions which agreed to give us a home currency equal to specie. Large amounts of interest are drawn from our State for foreign bank paper, which our bankers borrow abroad with an understanding that they are to be kept from their real home as long as possible. Such currency loans are misnamed "facilities to our trade." They complicate our business matters, and their only tangible effect is that we pay roundly for the worst form of credit. I took the liberty to treat this subject at large in my general report, and there assumed that the real cause of a want of an Ohio currency lay at the door of our bankers, and not our tax laws. This position is fortified by the following letter from the Cashier of the Iron Bank to Mr. Updike, President of

the Mercantile Bank, Providence, Rhode Island, (whose notes are a part of the funds referred to.) It is as follows:

"November 10, 1854.

"Your Cashier has made a mistake in calculating interest. You will recollect that I declined paying more than six per cent. for your currency, and pay in New York, but told you I would pay eight per cent. per annum and pay in Cincinnati. I remarked that the two per cent. per annum over and above six per cent. would amply pay you for the exchange on Cincinnati, and in the transaction you might consider it as exchange (two per cent. per annum.)"

This letter shows that my calculations about what banks are willing to pay for a circulation whose redemption they need not provide for, was correct; and that I was right in asserting that it was not the one and a half per cent. tax, but the cost of frequent redemptions which keeps our banks from maintaining a home currency.

However carefully covered over these currency operations may be, by making them originally in the name of the officers and stockholders as business firms of Iron-ton, and calling them deposits, the veil is too thin to deceive any person. The correspondence of the Bank shows that the Bank knows all about the matter, and that it is privy to this species of illegitimate circulation, and a party to that general scheme through which Ohio labor is deprived of getting good money for its products. This Bank (and the same may be said of all similarly situated,) has already stretched its own circulation far beyond safe limits. Rather than make an effort to increase its specie basis, a currency is borrowed abroad, which needs in Ohio no specie basis, and Ohio labor and produce is again obtained on a new expansion of credit upon the worst possible basis. Foreign banks are, through this policy, recipients of large amounts of interest from a currency which is supported from Ohio labor and produce. The officers of the Ohio Banks call such transactions loans in aid of Ohio business. I call it loans by which Ohio business is made tributary to other States—no legitimate bank should engage in them.

The general condition of the Bank is not very satisfactory. There are but little over \$25,000 of immediately available means to meet \$120,000 of immediate liabilities. There are but few notes payable at the counter of the Bank, and the frequency with which the bills return home "protested," suggest that there will not be much aid from that source. I am aware that the directors feel this, and that they have paid most of the more urgent depositors, and arranged matters with others, so as to ward off any immediate danger; but it will not take many drafts for specie—a thing not at all unlikely since the river is now partially open—to drive the Bank into suspension. The financial crisis has existed for some time, and the Bank evidently does not grow stronger, although its discounts have been very restricted. In ordinary times it might be easy to weather all these difficulties, and perhaps this will be the case now, but in view of all these facts, I cannot place this Bank in any other category than that of No. 3 in my general report.

The capital of the Bank nominally paid in is about \$65,000. But if we deduct from this the premiums paid for the stocks deposited with the State officers, (\$8,000,)—the personal property, (\$1,000)—which should be charged away in the expense account—the probable loss from the Railroad bonds the Bank holds, and also the probable loss from suspended banks and bankers, and the "uncurrent funds," and the actual capital will not be much above \$50,000. I doubt whether the bills discounted will be paid at maturity, and whether they will ultimately be collected. The returns from them will at any rate be sluggish, and they will all be needed as fast as they accrue to keep even with depositors and note holders. Under these circumstances it was bad policy, if it does not deserve a harsher term,

to declare a five per cent. dividend on the first of this month. The directors who declared it own \$47,000 of the stock, and the Cashier who doubtless advised it owns \$34,000. The dividend was an unjustifiable withdrawal of means at this time, which a knowledge of the condition of the Bank should have forbidden. There were in fact no profits to divide.

I examined very carefully, as usual, the discount register of the Bank. In it the interest charged, and the fees for collecting bills are kept in the same column, so that it is not very easy to determine whether interest merely, or other usurious charges have been made; but take the charges altogether, and I have no hesitancy in saying that more is charged at discounts than is legal or customary. I made the Cashier embody a few cases out of many in his statement, and you may there see for yourself that one half per cent. was charged in addition to legal interest for discounting New York bills. This is a positive violation of law and usage. I could find but few notes payable at the counter of the Bank, but in every ascertained case more than legal interest was charged. On a note for \$2,103, having 144 days to run, \$100 94 was charged, being double the legal interest. On a note for \$139, having 60 days to run, \$2 06 was charged, being about nine per cent. I also made calculations of many bills discounted on many places in the West, and though I do not pretend to have calculated every case, yet I have no doubt that the charges were made arbitrarily in every case, and that in every instance more was charged than law and usage will allow. The very guarded answers to my inquiries, as embodied in the enclosed statement, admit, in fact, as much, and it may be presumed that the manner of keeping the discount register had been adopted for ulterior purposes. The law contemplates a recovery of all such usurious charges for the use of Common Schools; and I think it would not be improper to communicate to the State Superintendent the facts as stated in this and other reports.

I would also direct your special attention to the tabular statement, showing the condition of the Bank for twelve months past.

Please note the column "due from banks and bankers," and compare it with those of "stocks deposited," and "circulation," and examine in connection therewith the answer the Cashier makes about the large balances due from banks and bankers last winter and spring. This gives an insight how the Savings Bank of Cincinnati, and other banks and bankers got up their Indiana circulation, and how Ohio paper money was supplanted. It also explains some of the currency arrangements I formerly reported. It is also a curious fact that as the Ohio river fell, Iron-ton circulation rose, a fact which, with the frank reply of the Cashier about matters of circulation, deserves attention.

The books of the Bank are in general well kept, and the Bank is well managed with a view to making profit—but as in almost every other bank, the directors and stockholders let things go at loose ends. The arrangement with the county Treasurer will doubtless attract your attention. It is a clear violation of law.

This closes the examining duties designated for me by the letter informing me of my appointment. I am fully conscious that I might have widened the circle of my inquiries, and thus have made more thorough reports. I think, however, I have overlooked nothing essential, and that I have furnished sufficient data to enable you to form a correct judgment upon these banks, however erroneous my own may have been. I now feel the difficulties in the way of all bank examination by any person, some of which are inherent in our hide-and-go-seek manner of banking, some, however, are also the result of an unacquaintance with the peculiar details of our bank accounts and bank transactions, many of which (although familiar with mercantile business from early life up,) were at

first new to me, and are necessarily so to others. I examined all the reports of Bank Commissioners of this and other States within my reach before entering upon the discharge of my official duties. By their lights I determined upon the system I pursued, which I flatter myself is approved of by you, and as far as the tabular statements are concerned, an improvement.

I would in conclusion suggest that the law be altered so as to authorize the examining agent to administer the necessary oath to bank officers, and that each agent take the oath required by the Constitution, before entering upon official duties. I did so voluntarily, and had it endorsed upon my letter of appointment.

I would also suggest that the expenses be apportioned upon all the banks so as to avoid the hardship which under the present manner of appointment and of making the account, falls upon about one-third of the banks proportionably too heavy. I also think that the mileage should be reduced, and the per diem raised.

Thanking you and the honorable Secretary of State for the confidence placed in me, and asking the indulgence of all concerned for unintentional errors, I subscribe myself,

Most respectfully,

CHARLES REEMELIN.

STATEMENT OF JAMES O. WILLARD, Cashier of the Iron Bank at Ironton, as made to Charles Reemelin, examining agent appointed by the Auditor and Secretary of State, in reply to his interrogatories.

This Bank was organized May 10, 1851, under the act to authorize Free Banking.

The original capital stock subscribed was \$50,000, with prospective increase to \$100,000.

The original stockholders were :

NAMES.	Shares.	Amount.
James O. Willard.....	580	\$29,000
James Rogers.....	200	10,000
John Campbell.....	100	5,000
John Peters.....	100	5,000
Hiram Campbell.....	20	1,000
	1,000	\$50,000

The present capital and safety fund stock is \$78,700, held by the following persons, viz :

NAMES.	Shares.	Amount.
B. Chapin.....	50	\$2,500
Hiram Campbell.....	20	1,000
Wm. D. Kelly.....	10	500
Allen D. Kelly.....	10	500
J. F. Gould & Co.....	20	1,000
John Campbell.....	40	2,000
J. O. Willard.....	680	34,000
C. Cadot.....	40	2,000
James Rogers.....	240	12,000
Boudinot Seely.....	20	1,000
Lavinia J. Willard.....	18	900
Lucretia Torney, Connecticut.....	10	500
Uri Seely, Painesville, Ohio.....	120	6,000
Josiah Merrill.....	20	1,000
Oliver Oakes.....	10	500
D. T. Woodrow, Cincinnati.....	20	1,000
E. H. Griswold, Portsmouth.....	40	2,000
Mary Callaway, (colored lady).....	2	100
Susan Whitecomb.....	10	500
R. Douglass, Chillicothe.....	40	2,000
Thomas S. Moxley.....	10	500
Thomas McGoonney.....	60	3,000
R. E. Rogers.....	30	1,500
R. Torney, Connecticut.....	34	1,700
Sarah J. Torney, Connecticut.....	10	500
Abby Brewster.....	10	500
	1,574	\$78,700

All residents of this State excepting three, owning \$2,700 in stock.

The officers of the Bank are :

James Rogers, President—no salary.

James O. Willard, Cashier—no regular salary—was allowed \$800 last year.

Expense for Teller and Book-keeper, \$1,300.

James Rogers,
Hiram Campbell, } Board of Directors, all residents of this State.
James O. Willard, }

We have no by-laws. The Cashier attends to the discounting. The directors meet seldom.

The Directors make no regular examination. They come in frequently to examine our weekly statement and discount register.

The cash funds as exhibited to you to-day are as follows :

American Gold.....	\$5,160 00	
Silver	63 75	
Change.....	2 71	
Total specie		\$5,326 46
Bank notes—Middletown, Pennsylvania	\$1,395 00	
Hartford, Connecticut.....	2,790 00	
Mercantile Bank, Rhode Island.....	2,131 00	
Virginia, Kentucky and Indiana.....	258 00	
Ohio	386 00	
Various—New England.....	113 00	
New York, Pennsylvania and Carolina mixed.....	73 00	
Cash items, (broken bank notes, Kentucky Trust, Connersville, Circleville, etc.) ..	739 00	
		\$7,885 00
Our own notes.....		796 00
Total cash funds.....		\$13,907 46

Which agrees, within a few cents, with our cash account.

The Middletown, Pennsylvania, money we got on deposit from one of our furnaces, to be checked against as they need it.

The Hartford money is deposited by Hamilton, Ellison and others. They borrow it in the East, and deposit it with us, and check against it. We protect it in New York with Eastern exchange, as their agent, charging them with the exchange. The funds have a private mark, so as to make them easily distinguishable in New York.

The Rhode Island money is deposited by Rogers & Co., rolling mill. I am not informed about the particulars of this transaction.

The gold was not procured to be shown to you, and if you wait till our Cashier comes home we will be able to show a larger amount. He is expected home this evening.

The condition of the Bank this morning is :

RESOURCES.		LIABILITIES.	
Stocks deposited with Auditor..	\$90,000 00	Capital stock.....	\$25,000 00
Amount due from stockholders for stock subscribed.....	13,350 00	Safety fund stock.....	53,700 00
Premium on State stocks.....	8,118 50	Circulation	90,001 00
Personal property (office furni- ture).....	1,073 99	Deposits	42,843 08
Real Estate (banking house)....	711 84	Undivided profits.....	2,214 08
Expense account.....	49 74	Due to banks and bankers.....	3,539 17
Greenville and Miami R. R. bonds	5,600 00		
Drafts due very soon.....	194 83		
Coin due us in Cincinnati.....	533 59		
Cash in transit.....	498 00		
Cash funds, as exhibited.....	13,906 96		
Due from banks and bankers...	12,981 59		
Eastern exchange.....	3,843 45		
Notes and bills discounted.....	66,504 78		
	\$217,297 27		\$217,297 27

Of the amount due from banks and bankers, there are a little over \$4,000 due from suspended banks and bankers. We do not expect to lose much, if anything, on this. We also have about \$700 uncurrent funds. The Railroad bonds are put at eighty cents on the dollar, the par value being \$7,000. We think them good—the semi-annual interest was paid a few days ago. We took them from Gilbert, Coe & Johnson, our former Eastern house, to secure balance due us.

We have not yet wiped out any of the premiums on our State stocks. I suppose a commencement will soon be made towards this. Our stocks are due in 1860 and 1875. We have one bond for 1875, and the rest is 1860. Our Eastern funds are in New York with the Ohio Life Insurance and Trust Company, and in Philadelphia with Drexel & Co.

Of our notes and bills discounted, about \$10,300 are eastern bills due chiefly now. We expect to be advised of its payment to-day or to-morrow. Of the amount due on our stock subscription, \$8,200 is due from directors. Of our notes and bills discounted, nearly all is payable outside of this place; probably half matures in Cincinnati. Our discounting arises from bills drawn by the iron business of this place.

We charge generally common interest in advance, and one-half per cent. for collection. The time the bills have to run is from sixty to ninety days. We never charge more than six per cent. interest, and our collection charge is not often above one-half per cent., except on distant and almost inaccessible places. We have discounted but very few eastern bills. We discounted, September 16, \$5,119 on New York, having ninety days to run, and charged \$119—being interest and one-half per cent. We also discounted, June 12, \$951 80, having 120 days to run, and charged \$38 04. May 31, we discounted for Wm. Sturges \$4,300, having 93 days to run, and charged \$100.

In discounting bills, there is no doubt that lately our charges have been higher. We are and have been guided in our collection charges by the place on which drawn and also the time bills had to run. As you will see, our bills are all over the western country. We have discounted very little lately, partly on account of a low river and a consequent stoppage of trade, but also with a view to ward off the difficulties in moneyed matters. We have lately had many bills protested, but this has been more the case with our collection bills than with those we had discounted ourselves. We have \$1,200 in suit. We expect ultimately to collect every dollar of our bills. Our customers are always ready and willing to take up any protested paper, though we may have to renew by discounting other paper for them.

The large balances due us this time last year from the City Bank of Columbus and the Savings Bank of Cincinnati arose from State Stocks, which we retired and loaned to them, and we used part of the circulation they got from them.

The only way in which we circulated for other banks, was by giving such notes as they send us for balances due in the course of business a good circulation. We also circulate such notes as we receive on deposit from some of our customers who get discounts at eastern banks.

The indebtedness of our directors is as follows: \$16,116 90 as endorsers—being, however, not directly, only as partners of firms who do business with us; of our stockholders, \$3,003 as sureties, and nothing as principals.

The following dividends have been declared by this bank:

May, 1852, five per cent.,	\$3,588 43
November, 1852,	2,445 83
May, 1853,	2,587 06
November, 1853,	2,965 09
May, 1854,	3,210 64
November, 1854,	3,262 46

We divide profits close. We do not think that we have met any losses in our discounts. We have lost some by the forgeries. We have no contingent or surplus funds.

The amount of bank notes received from the Auditor of State for circulation is..... \$9,091 00

We have on hand..... 796 00

Leaving the actual circulation \$89,205 00

To redeem which we have specie..... \$5,326 46

Eastern exchange..... 3,843 46

\$9,169 91

We get our notes into circulation by exchanging with other banks. Our object is to give ours as extensive a circulation as possible, and to aid other banks in the same object. We have redeemed our circulation about once last year, but we had no large circulation out. Brokers have run us as much as they could, considering the trouble to get here. If navigation had been good, we should not have had much chance to circulate.

We have strictly followed the small note law of last winter in our disbursements and receipts. Formerly we received and paid out small notes of other States.

We have listed for taxation as the Auditor required us. We are not litigating with the State on this subject.

We allow six per cent. interest on deposits for over four months, and then issue certificates. Of our present deposits, \$15,000 are of that nature. The county treasurer deposits with us. We now allow him four per cent., and have agreed to allow that rate for all he deposits this winter. We have never before allowed anything to that officer. He has now deposited with us \$1,984 90.

We sell our eastern exchange now at one and a half per cent. We have received as high as two per cent.—the average being for the last year about one and a fourth per cent. We sell to merchants in this place but little. We use all our exchange, in fact, for remittances of our own for bank balances, and the rate above mentioned we charge when we so remit. We do not borrow of other banks. We have no other public officer depositing with us. The postmaster deposits a little with us, but we think it is his private business.

We have just received \$665 in gold and \$1,000 in silver; also \$1,500 in bank notes—chiefly Ohio.

JAMES O. WILLARD, *Cashier.*

Sworn to and subscribed before me, this 24th day of November. 1854, at Iron-
ton, Ohio.

STEPHEN P. CALVIN, *Notary Public.*

TABULAR STATEMENT showing the condition of the Iron Bank at Ironton, from November, 1853, to November, 1854.

Dates.	Specie.	Bank Notes.	Notes and bills dis-counted.	Expense.	Stocks de-positd.	Real Es-tate.	Due from stockhold-ers for stock.	Due from banks and bankers.	Eastern exchange.	Premium on stocks.	Personal property.	Railroad bonds.
Nov'r 7, 1853..	\$4,997	\$11,584	\$59,076	\$1,164	\$38,500	\$711	\$14,140	\$48,004	\$4,940	\$6,681	\$512	.....
Dec. 5, " ..	3,790	13,439	42,987	22	38,500	711	14,140	40,376	9,545	6,681	512	.....
Jan. 2, 1854..	8,453	15,126	37,068	280	48,500	711	13,150	43,779	411	6,681	512	.....
Feb. 6, " ..	9,477	10,907	72,617	373	55,000	711	13,450	25,958	3,931	6,681	512	.....
March 6, " ..	8,289	8,960	88,550	2,425	60,000	711	13,450	45,516	17,317	6,681	512	.....
April 3, " ..	4,329	8,164	73,375	2,669	60,000	711	13,450	27,864	22,338	6,681	512	.....
May 8, " ..	11,127	11,353	73,258	802	75,000	711	13,450	18,913	13,1151	7,381	512	.....
June 5, " ..	14,453	5,235	57,149	813	100,000	711	13,450	17,880	6,655	8,118	512	.....
July 3, " ..	13,080	14,412	68,262	854	100,000	711	13,450	14,678	12,158	8,118	512	.....
Aug. 7, " ..	14,658	10,602	58,435	1,151	100,000	711	13,350	10,887	20,252	8,318	512	.....
Sept. 4, " ..	*8,106	10,619	65,443	1,210	100,000	711	13,350	19,721	8,530	8,318	1,051	\$5,816
Oct. 2, " ..	1,956	7,329	77,649	1,217	95,000	711	13,350	24,921	12,126	8,218	1,051	5,600
Nov. 13, " ..	9,457	11,000	70,073	22	90,000	711	13,350	14,506	2,279	8,118	1,051	5,600

* At this time we had \$7,000 in specie in transitu, which, in consequence of the low river, did not reach us.—Casuzza.

TABULAR STATEMENT—Continued.

Dates.	Capital stock subscribed.	Safety Fund capital.	Deposits.	Undivided Profits.	Circulation.	Due to Banks and Bankers.	Due to Eastern Banks.
November 7, 1853.	\$25,000	\$52,100	\$76,900	\$3,924	\$28,293	\$3,424	\$739
December 5, "	25,000	52,100	64,760	670	25,284	1,929	....
January 2, 1854.	25,000	52,100	70,842	834	23,296	1,784	318
February 6, "	25,000	53,300	93,866	3,741	32,240	490	....
March 6, "	25,000	53,300	113,727	4,915	46,807	5,957	1,912
April 3, "	25,000	53,300	72,174	5,442	59,999	1,107	....
May 8, "	25,000	53,300	67,537	4,011	75,001	1,108	....
June 6, "	25,000	53,300	51,369	645	92,117	1,548	....
July 3, "	25,000	53,700	65,069	1,272	99,992	1,269	....
August 7, "	25,000	53,700	58,723	4,884	93,991	2,326	....
September 4, "	25,000	53,700	56,639	5,662	99,991	1,177	....
October 2, "	25,000	53,700	64,422	6,412	94,844	4,096	....
November 13, "	25,000	53,700	56,316	5,167	90,001	3,919	....

XXV. MR. REEMELIN'S GENERAL REVIEW.

DEPT., near Cincinnati, October 15, 1854.

HON. WM. D. MORGAN, *Auditor of State, Columbus, Ohio:*

SIR:—I have, in pursuance of the appointment conferred upon me by yourself and the honorable Secretary of State, examined all the Banks named in your favor of the 27th of June last, except one—the Iron Bank of Ironton, which I shall visit as soon as the river opens—and have forwarded immediately succeeding each examination the special report for each, as required by law. As soon as I shall have examined the Ironton Bank, I shall transmit to you the report in that case. As that bank will not vary the general conclusions, you will now please to accept my general report herewith submitted.

I shall not discuss the general question of paper money banking except where it becomes unavoidable, but I may be permitted to remark once for all, that I regard all paper money as unconstitutional; and that in my humble opinion this seductive form of credit is the principal disturbing element in all our financial relations, and that it constitutes one of the *two* great social and political evils of this republic.

Hence, I suggest remedies from the fact of the existence of a paper currency among us, and not because I admit either the propriety or constitutionality of such a currency.

With these prefatory remarks I will at once enter into the subject matter of this report.

I. THE SAFETY OF THE BANKS EXAMINED.

Every dollar issued by them is more than amply secured. The stocks deposited for their security with the State Officers are worth 10 per cent. more than the actual circulation. And yet we should not suffer ourselves to be lulled into a false security, nor should we forget that the uninterrupted redemption is of the highest importance to every note-holder. Several of the banks have, presuming upon this ultimate safety (for which see the tabular statements annexed to each report,) frequently permitted both their specie and eastern exchange to run down below legal and safe limits. Such a presumption, when it leads to carelessness, has a most mischievous tendency. It endangers the note-holder and throws discredit upon the whole system. The mere deposit of dollar for dollar in stocks, of which the interest accrues to the banks, is no plea for neglecting the other safe-guards required by law.

As to depositors, the question of safety is more intricate and more difficult to solve. There the money on hand deserves less consideration. There safety rests upon the bills receivable. Of the character of these, an examining agent has but little opportunity to judge, except from circumstantial evidence. If there are but few renewals, and the number of debtors be large, and the amount be well distributed amongst them, and they are all bona fide discounts for short dates, then this indebtedness to the banks may generally be regarded as good. It is well to inquire also whether the officers and stockholders are large borrowers; and whether the respective banks have favorites, who control a disproportionate share of its funds. The accounts with other Banks and Bankers, from the indefinite and extensive character which the latter word now has in Bank reports, are an item requiring careful scrutiny, as through it we may learn their "entangling alliances." Thus investigating the question and inquiring of the cashier as to the general character of the debts due,—and also specially into all matters bearing a suspicious character, I

have passed upon this question and given my opinion in each special report. I regard the depositors in nearly all the Banks as safe; but it is due to truth to add, that in several of them they are in more or less danger. This does not affect such persons as are depositors and debtors at the same time, nor those favored depositors—quasi stockholders—who would doubtless be warned in time.

In connection with this matter, I must be pardoned for making the remark, that under the Stock Bank system, all those creditors which are not note-holders, are necessarily placed at a disadvantage, because such banks must employ a disproportionately large share of their capital for the protection of their circulation. This produces a strain upon the deposits for all banking purposes, which disturbs the equilibrium of the operations. Very often the deposits are used to increase and to protect circulation, and that this weakens the security of the depositor needs no farther argument.

The safety of the stockholders must be judged by far different rules. A Bank unsafe to the public may be safe to the stockholders. This is the case where the latter owe as much or more than their stock; or where the stockholders of the Bank are also partners in a broker or banking firm, by which the funds of the Bank are absorbed; or where the funds of the Bank are made subservient to the interests of stockholders in other localities,—in all such instances, (and that there are such in Ohio you have learned from the special reports,) the stockholders are safe—the public not. There are also a few Banks where there are heavy well ascertained losses, and in these the stockholders are sufferers.

Acting on the foregoing premises, I have classified the Banks into three classes, referring you to the special reports for the special reasons in each case.

No. 1. Safe and doing a legitimate business—

1. Franklin Bank of Zanesville.
2. Bank of Geauga in Painesville.
3. City Bank of Cleveland.
4. Bank of Commerce, Cleveland.
5. Mahoning County Bank at Youngstown.
6. Western Reserve Bank at Warren.

No. 2. Guilty of some one or other improper practice—

1. Champaign County Bank, at Urbana.
2. Commercial Bank, at Cincinnati.
3. Merchants' Bank, at Massillon.
4. Bank of Marion.
5. Franklin Bank of Portage County.
6. Pickaway County Bank, Circleville.
7. Springfield Bank.
8. Canal Bank of Cleveland.

No. 3. More or less liable to censure and loss—

1. Savings Bank of Cincinnati.
2. Stark County Bank, at Canton.
3. Union Bank of Sandusky.
4. Forest City Bank of Cleveland.
5. Sandusky City Bank.
6. City Bank of Cincinnati.
7. City Bank of Columbus.

The Miami Valley Bank at Dayton, and the Seneca County Bank, are not in active business. The Iron Bank of Ironton is not yet examined.

II THE MANAGERS OF OUR BANKS, AND THEIR CHARACTER.

The personal character of the officers and stockholders of these Banks is intimately blended with their safety. A good system works badly in bad hands, and even a bad system might work well with good men. At the start, good intentions prevail as a general rule, and the directors pay strict attention to business. Gradually, however, the management passes into fewer, and in fact too often, into the hands of *one* man. Trade in money has its peculiar effect upon character, like all other occupations and avocations, from which effect only, the most sterling men escape. Such men however exist. Malpractices will grow as care and diligence slacken; so from neglect and undue anxiety to do business spring losses. This is the general feature of all banking,—it applies to Ohio. Much of the safety of banks lies in the unremitting attention of directors and stockholders to the affairs of the bank.

We have in Ohio, as elsewhere in corporations, too much of the all-prevailing control of one man. The boards of directors are generally mere cyphers. They, with some very honorable exceptions, meet seldom, and are, so far as the affairs of their banks are concerned, "know nothings." The Presidents, with one or two exceptions, pay some attention to business, but they are superficial observers of its operations, and they exercise but little control over the Cashiers. The latter officers are in fact *the* managers of our banks. They are all good accountants, and possess much mercantile and financial experience, and so far are well fitted for their positions. Nearly all of them are anxious to have the reputation that they adhere to what they call "legitimate banking," and I will not gainsay but what most of them deserve such a reputation.

Too great an anxiety for large profits prevails amongst them, and this, once in a while, leads them into improper practices. Nearly all these gentlemen are citizens of this State, intimately connected with its prosperity through themselves and families. They have all the notions peculiar to their class, of the insuperable importance of their institutions to the community at large, and of the necessity of using the law making power through banks as a lever to prosperity. They desire, next to making good dividends, the prosperity of their neighborhood, and they are very often useful laborers in every thing calculated to advance its general welfare.

Most of them are timid, financially speaking,—but there are among them also, a few as bold spirits as ever dictated to States their bank policy. Unfortunately for our State, our bolder bankers are the chief agents in that policy which has deprived Ohio of a home currency, and which imposed upon it a depreciated currency standard. Herein the greater part, if not all, of our banks participated—many from timidity. From this, practices have sprung up approaching criminality, if not actually criminal, at which our banks connived, or which they at least did not expose and put down as they might have done. Latterly, however, a better and more independent spirit has prevailed. Otherwise, the officers of our banks deserve, with few exceptions, the public confidence. For the exceptions, I refer you to the special reports.

The prevailing system of book-keeping lacks, in many cases, perspicuity and uniformity. Too much is left to memory, and the books seldom convey within themselves, their own explanation. The discount registers are often defective. The books are frequently not fully posted up. Errors are carried along for months, and losses concealed beneath the fair looking accounts. In all, I found one or the other of these faults, in none all combined. The best set of books and the most perfect order and regularity I found in the Bank of Commerce in Cleveland. Our bank officers should ever remember, that in money dealings, order, promptness and regularity are the roads to profit, and that the banks which pur-

use the strictest path of duty are the soundest. All the injuries to banks, worth speaking of, have sprung either from the carelessness, the fanciful speculations, or the improprieties of bank officers. No bank ever yet broke, but what was actually broken from causes within herself.

During the examinations, I have devoted much attention to the character of our bank managers, and must here repeat my earnest warning against a farther uncontrolled buying and selling of chartered privileges. Bank managers may thus slip out of difficulties, and by concealing the change, abuse public confidence. I must also regard as most reprehensible, the *modus operandi* employed by the Miami Valley Bank at Dayton, and the Seneca County Bank at Tiffin, by which their chartered privileges were placed in a bayance in the hands of their principal stockholders—brokers, who used the circulation and enjoyed all the advantageous part of the charter, but escaped all the legal restraints, especially as to interest. I think it a grave error in our bank legislation, that proper safeguards are not provided against irresponsible stockholders. Every change in stockholders should be publicly known; then, as one set of men would leave, the public would be put upon its guard. With this purpose in my eye, I have reported all the stockholders in the respective banks. A mere sale of the franchise should be prohibited altogether. I would also, in concluding this subject, state the general fact that but few of our bank officers give bond and security. Why this old practice has been abandoned in Ohio, I am not informed.

III. THE PROFITS OF BANKS.

The banks examined, make their profits from three sources, viz :

1. The interest of the stocks deposited.
2. The interest derived from both bill and note discounting.
3. The premiums and profits from Eastern exchange.

Upon the first point but little need be said. It is well, however, always to remember that while the stocks are deposited with the State, their productiveness to the holders is not diminished, and that the power to have a circulation upon them is an additional privilege conferred by the State upon its creditors,—facts which these bondholders would do well to remember, who accuse the State of a violation of plighted faith for taxing these stocks, while they quickly protect the 5 to 10 per cent. additional value which the above privilege imparts to them.

The profits arising from the second item are also well understood. They do not constitute more than three-fifths of bank profit.

The chief profit is the premium realized from Eastern exchange, over and above the legal interest. This subject has the most important bearing upon our banks and all their operations, because unfortunately the laws give to it an extraneous importance far beyond the preceding causes, and hence it has become the key to the bank question.

New York is the great centre of moneyed affairs in the United States. Ohio there buys the greater part of all it needs from abroad—and there the settlement of balances is ultimately made for both our exports and imports. Little specie is used in these settlements. Ohio labor produces, and has always produced enough to pay all it needs from abroad. Eastern exchange arises from this labor through drafts and bills drawn by Ohio traders upon products either shipped, or to be shipped East. These drafts or bills are discounted at our banks and bankers, and at the time of the discount, simple interest is charged for the time they have to run. They cost little or nothing to transmit and collect them East. When matured, our banks and bankers draw against them, and being more convenient and less liable to risk than specie, command properly a small premium. At Cincinnati

and Cleveland, there is much transient exchange which is purchased in market, and from which very considerable profits are realized. These premiums and profits are (from an eighth to a quarter per cent.,) the result to be expected from legitimate causes. But our brokers and bankers are adroitly playing into the hands of Eastern brokers and bankers—often they are the same persons—and they have succeeded in making New York, Boston and Philadelphia, which have always adhered very near to the specie standard, the moneyed regulators, to a far greater extent than the real facts would justify. This undue advantage has been aggravated by mischievous Ohio legislation, which makes Eastern indebtedness to Ohio, the basis of Ohio paper money, and hence the currency standard, and at the same time authorized larger profits from such discounts than from loans. This produces certain financial peculiarities which it is well to notice. The first is that those borrowers of a bank who offer the bank the better investment, are actually made to pay a higher profit for the use of money, than those who offer the less. The Eastern trader is deprived of a portion of the natural profits of the business. The premium from the exchange he creates, the banks and bankers take as a matter of course. The majority of these Eastern bills are sixty day drafts. We have seen that the bank charges for these, regular interest in advance, being equal to seven per cent., and in addition they receive on maturity the current rate of exchange, which for the last nine months past has never ranged less than one per cent. Consequently, the banks have made on such bills, thirteen per cent. per annum at least—and in all cases where the rate has been one-half per cent. they have made 16, and this has latterly been the ruling rate. With a thirty day bill, or one having still less time to run, the interest made is still higher,—being not less than 25 per cent. and as high as 30 per cent. There is not a bank nor a broker in the State that has not discounted some such bills, and made the profits indicated, and according to my construction of the law, all have violated the act “to restrain banks from taking usury.” Whether all the banks of the State, or what portion of them is liable to the provisions of this act, I will not undertake to say. The branches of the State Bank, and the independent banks organized as they are under one act, will plead an exemption from the above restraining act, but I doubt the success of such a plea in a court of justice. I may as well however here remark, that one of the independent banks, and also one of the free banks (see special reports) have violated their own charter in this particular, by charging and receiving a discount in addition to regular interest. This whole matter may be easily tested by some prosecuting attorney bringing suit for the usurious interest as provided by statute. I would earnestly recommend such a course at the earliest possible date.

The other profits from eastern exchange business arises from buying and selling transient eastern drafts. One fourth per cent. is made in every such transaction, and it frequently happens that the bill is sold on the same day as purchased. If the capital employed in such business be turned once a week it amounts to a profit of 13 per cent. per annum, if twice, to twenty-six, and if every day to seventy-five. That many exchange discounts and purchases, are kiting operations by mutual tacit agreement, where no funds are East, nor expected to be there, and that many such are paid at the counter, and exchange added, I strongly suspect, but have no certain knowledge except where reported.

Another peculiarity springing from our eastern exchange policy, lies in the fact, that in pursuance of it, Ohio is constantly loaning to New York about two millions of dollars; for that amount is according to the last quarterly bank report due to our Banks in the east. The reverse would be the more natural position. This amount is loaned to New York, in part without interest, and in part, at low rates of

interest: To put that self-same indebtedness there, costs our citizens from 10 to 25 per cent.

Another grievous evil springs from this policy; it is the gradual extinction of all home discounting, and the absorption of nearly all bank capital in bill discounting. By reference to the tabular statements, you will find that ten millions of the bank discounts are for bills, and only four millions for notes. Note discounting was driven to the brokers, because they were allowed to charge ten per cent. A still greater injury of this policy, arises from the fact that in consequence of it, all reliable currency standard was obliterated. Eastern exchange left fluctuating to every financial trick, was made the standard! No wonder that adroit bank managers should use so fair an opportunity for forcing upon us a depreciated currency, and as a natural result high exchange, and a constant run upon our banks. I reserve further remarks upon this for the succeeding chapter.

I cannot conclude the subject of bank profits, without adverting to a subject, which some may deem not within the range of the duties of an examining agent, but which nevertheless in my humble opinion has had any unmistakeable influence upon our whole bank policy. I allude to the notorious ten per cent. interest law.

During the examinations, it became early evident to me, that the existence of *two rates* of interest had a most significant effect upon all banking operations. Formerly, banks and bankers were content with seven to eight per cent. dividends. Now they complain of any less rate than ten per cent. Cashiers hear this, and fearing a stampede of their stockholders into private banking, strain every nerve to come up to the coveted ten per cent. Hence, profits were divided closer than safe banking would justify: hence, we find no contingent fund in our banks,—and hence, too, are well known losses carried forward, instead of being wiped out. All the operations of the banks were forced into the more profitable position of bank operations. Many of the banks ceased in a great measure to discount home paper, and this, along with the tempting ten per cent., fostered into existence all over the State, private Bankers and Brokers, of but little real capital. These offered six per cent. and more interest for deposits, and banked upon them. They also entered the exchange market, and operated without restraint as to discount or premium. All this deranged regular banking operations. The light-footed brokers soon ruled the banks, which were cumbered by the restraints of law. The first named regulated our exchange,—forced a depreciated currency upon us. Many of the bank managers became interested in broker establishments, and many brokers in Banks, both in and out of this State; and the people were given over to a policy, in which at every turn they were shaved, and from which they saw no relief. What was paid to the depositors, was doubly lost in discounts and exchange. Having two rates of interest, produced some very curious results. In a certain locality (for which see special reports,) a few men organized as a bank on one side of the street, and were confined to six per cent.—and the same men, as a broker partnership on the other side of the street, were allowed to charge ten per cent.—both dealing with the self same money. In Cincinnati, the managers of a foreign bank were loaning the notes of that bank at ten per cent., while the Ohio banks who circulated the same notes by arrangement, and were furnishing eastern exchange for it, could not legally charge more than six per cent. And again—a certain bank on the lake could not charge more than six per cent. for its loans,—but when it sent its capital, improperly and in violation of law, to a broker's firm in Cincinnati, who were its stockholders, ten per cent. could be charged for the same money. Such absurdities and gross improprieties occur, when the law-giver first violates equality by granting special privileges; and, when looking through his false optics, he attempts to patch up the created inequality.

In other parts of this report, I shall have occasion to again speak upon this and kindred matters, and will close with this single remark, that a careful and dispassionate examination of the special reports must satisfy every reasonable mind that all well conducted banks now make, in spite of the much complained of taxes, more, or at least as much profit as they ever did. In every case where profits or dividends have been lessened, the cause will be found to lay in some loss brought upon the bank by its own act and volition.

IV. THE COST OF BANKS AND PAPER MONEY.

This item is, in my humble opinion, one of more importance than is generally believed. Banks are public corporations (as yet at least, though not necessarily so,) to whom the most important powers are entrusted. Hitherto, the power to create a currency has been deemed one of the most subtle Government functions, and such is in fact the theory upon which our bank laws are passed. Banking thus being a matter of government, it is well to inquire into its cost, just as much so as in any other governmental department. The mere item of expense for Bank officers is proper in such a calculation. There are sixty-two Banks in our State, each of which costs on an average for various expenses, \$2,000—\$124,000. This amount is not too large for the amount of labor performed. Very few of our bank officers receive any more pay, when compared with other similar occupations, than they actually earn. The mere clerks are in fact paid too little. The political bearing of the patronage, which is thus enjoyed by these moneyed corporations is about as large as that of our entire State government. This government patronage excites much public attention. Why not *that* of corporations, which in Ohio, is ten-fold that of the State? While these corporate bodies are political bodies,—all of them entrusted with some public functions, which in other countries are performed by government, and while our corporation policy is more or less an unsettled public question,—it is well to ascertain their cost and the amount of power they wield. I would suggest with this view, either the passage of a law requiring all corporations, including Banks, to report once a year their general condition and expenses; and a discontinuance for two years of such report to be considered a non user or forfeiture of all chartered rights.

The amount of profits made by our banks is also an item of cost well worthy of public consideration. They cannot fall much short of an average of ten per cent., which on a capital of a little over six millions is at least \$600,000. Very nearly half of this is the result of the chartered privilege; as six per cent. is the standard of bank interest.

There are in the State not less than one hundred broker shops and private banking houses, whose cost cannot be much less than \$150,000, for officers and similar expenses. This kind of private banking is inseparable from paper money. While we have government, we must have politicians; and while we have paper money banks, we must have brokers. Politicians are useful so long as they agitate for the public, political questions. In a similar way, brokers are useful in banking matters—the only danger from either is, when the first rule the State, or the latter rule the banks.

The foregoing items are however but the smaller portion of the cost of Banks, and it may perhaps be impossible to have our monetary affairs conducted under any less expensive system. Then only will they be conducted cheaper, when we shall have no system at all, and when each man having money to lend will be his own banker. The greatest cost of paper money banking arises from the use of a paper currency. The more depreciated this currency is, the greater the cost; the nearer specie, the less. The large eastern cities are the currency standard for the United States. That standard may in general be assumed to be from one fourth

to one-half per cent. below the actual specie standard,—this depreciation being concealed beneath the premium paid for European exchange. Our Ohio currency should at least not be below the New York standard, except so far as may be unavoidable from causes inherent in *any* paper currency,—and eastern exchange should never exceed in Ohio one-fourth per cent., that being about the expense of transporting specie east. All above that must be charged to the use of a depreciated currency. How much that amounts, to cannot be calculated very closely. Having examined only twenty-four of the sixty-two banks in the State, and much exchange being sold by brokers, actual calculation was not within my reach. I have endeavored to arrive at it by two modes, each producing the same amount. The first was to ascertain the profit made by Banks upon eastern exchange, which I estimate at \$240,000; of which I charged \$200,000 to the use of a depreciated currency. I then calculated the profits made by brokers on exchange, which I estimated at an amount equal to that made by the banks—leaving also \$200,000 to be charged to a depreciated currency standard—making \$400,000 in all.

That I have not over calculated this amount, may be learned from a fact of which I was credibly informed,—that one of our bank managers, who has an outside broker business, and who used an Indiana bank as a part of his operations, made \$47,000 in one year out of that foreign bank. Another method was to take as correct the estimate made by others of the amount of business done and exchange sold annually, at forty millions—for every dollar of which one per cent. more is paid than would be under a currency standard, making also \$400,000. I think this amount, then, is not far from the truth.

How much is lost in Ohio annually from the shaving of bank notes and getting them redeemed, I can but guess at; I think it will, for 1854, not fall short of \$100,000.

The loss by broken or suspended banks must also be more or less conjectural. I cannot estimate it for Ohio in 1854, at much less than \$250,000.

By way of recapitulation, we may then put down as what may be called the legitimate expenses of banks:—

For officers and incidental expenses	\$124,000
Six per cent. profit from the banking capital employed	360,000
Officers and incidental expenses of broker establishments..	160,000
	<hr/>
	\$634,000

ILLEGITIMATE COST.

Extra premium paid for eastern exchange	\$400,000
Shaving bank notes	100,000
Loss by broken banks	250,000
	<hr/>
	\$750,000

Total cost of our banking system for one year..... \$1,384,000

Of this, full one-half might be saved by returning and adhering to the specie standard.

V. THE USE OF BANKS.

It is claimed—1st, that our banks furnish us with a good currency; 2d, that they regulate trade; 3d, that they furnish us with capital;—to all of which I most respectfully demur.

That our banks did *not* furnish Ohio with a good home currency, is beyond all dispute; that they failed to regulate exchanges, is equally clear; and that all the capital they lend to our people is but *the* capital they borrowed from the same people, is easily demonstrated. *Banks do not create values*; hence they could not

redeem their vaunted pledges, because all their creations of money or capital are but financial illusions. The bank managers feel these their miserable failures, but instead of abandoning their principal financial errors, they persist in them; and rather than search for the real cause within themselves, they charge our moneyed troubles upon our law makers, and what they please to call "the anti-bank policy." Let us see with what justice.

The assertion is very often made, that "there is not banking capital enough authorized by our laws."

In 1844 and 1845, one of the, if not *the* ablest banker in this State drafted the system of banking which may be found in the law "to incorporate the State Bank of Ohio and other banking companies." In that law, the maximum of bank capital fixed for Ohio up to 1865, for both the so-called State Bank and Branches and the independent banks, was \$6,150,000.

Several additional, then existing, banks were re-organized by that law, whose acceptance of the law might have swelled the capital to \$8,000,000. None then dreamed of any necessity for a larger bank capital than this—a great many supposed it to be too great.

Of the capital authorized by that law—

The State Bank and branches have taken up	\$4,069,675
The independent banks	558,000
Total	<u>\$4,617,675</u>

None of the specially recognized banks, antecedent to 1845, could (I take it for granted) now avail themselves of the grants of that law, nor could new banks be organized under it. But any of the present branches of the State Bank, or any of the independent banks, might (at least I have not seen it questioned,) absorb the capital not yet taken up in the respective districts. This unabsorbed capital is about \$2,000,000.

In addition to the law of 1845, we have the free bank law, under which thirteen banks have organized, with a capital of \$805,790. The Attorney General has, in 1852, given it as his opinion that no new banks can be established under that act, under the new constitution—an opinion the correctness of which all admit. But that officer has not decided, nor has any legal authority held as yet, that there is any bar to the further increase of the capital of banks already organized, to the limit fixed for them by that law. That limit is \$500,000 for each, or a total of \$6,500,000 of bank capital—leaving an unabsorbed bank capital under the free bank law of..... \$5,694,210

Add to this that not taken up under the law of 1845, 2,000,000

And it leaves an unabsorbed banking capital of..... \$7,694,210

Add to this the capital of existing banks issuing paper..... 5,423,465

Making a total of paper money bank capital now authorized by law, of \$13,117,675

This is exclusive of the Ohio Life Insurance and Trust Company, whose powers to introduce capital into the State are well known to be very extensive. Nor does this include any of the banks about to expire.

The amount of circulation capable of being issued under this capital and the law, cannot be short of *twenty millions*—in fact, it could be forced to *twenty-five millions*. The banks now organized under the free bank law alone, if they had their full capital, (six and a half millions,) might issue three times that amount, being *nineteen and a half millions*.

Cincinnati has been singled out as the place where it is said the State has not provided banking capital and circulation enough. And yet, when we examine the matter, we will find that this is a grievous error. Leaving the Trust Company out of the question, and there are in Cincinnati three banks, the Commercial Bank, City Bank, and a branch of the State Bank, organized under the law of 1845, which three banks might have a capital of \$1,200,000; and leaving the branch bank out of the question, then each of the independent banks might have a capital of \$500,000, or a total of \$1,000,000

The Savings Bank (free bank) might also increase her capital to... 500,000

Making a total capital of..... \$1,500,000

Upon this a circulation of four and a half millions might be had. This is outside of the branch of the State Bank. Want of capital, nor opportunity to maintain such a circulation, cannot be plead, because the following Indiana circulation was maintained chiefly from Cincinnati capital :

Connersville Bank.....	B. F. Sanford,.....	\$834,875
Steuben County Bank.....	S. W. Torrey & Co.,.....	150,000
New York & Virginia State Stock Bank, Atwood, Dunlevy & Co., ..		236,000
Kentucky Trust Company.....	B. F. Sanford.....	1,000,000
Branch of the State Bank, Lawrenceburg, S. W. Torrey & Co.,.....		not known.
		<u>\$2,220,875</u>

This is in addition to the Ohio circulation.

The Commercial Bank protected for some time a large Tennessee circulation, and all the Cincinnati banks and brokers aided in the circulation of foreign notes; and the same money that maintained a foreign, would have maintained a home circulation. The same may be said of other places in Ohio, whose bankers started foreign banks.

The Central Bank at Indianapolis (Judge Bowen,) circulated	\$323,000
.. Upper Wabash Bank, (Marfield, of Circleville,) ..	195,000
.. Wayne Bank at Richmond, (Beckel, of Dayton,) ..	100,000
.. North Western Bank, (Tallmadge, of Lancaster,) ..	300,000

There were also various Illinois and even more distant banks used for circulation, for which Ohio capital and exchange was the basis—showing the capacity of Ohio capital and means to maintain a full circulation. That this circulation was not Ohio paper, lies not in a want of authority to circulate—nor is there too little capital in the State. It must be sought in other reasons. Before examining these, it may be well, however, not to leave one point unobserved, and that is, that at no time since 1845, has all the capital authorized by law been taken up; showing conclusively that Ohio legislation, whatever faults may properly be laid at its door, cannot be charged with not authorizing banks enough, both in number and capital.

The banks and their friends say that the reason why the capital and circulation authorized by Ohio laws was not made available, arises from the fear of our general tax laws. I do not doubt the sincerity of those who put forth this plea, but I deny its correctness to the extent claimed. Banks are proverbial for having ready at all times some scape goat, upon which, in a financial crisis, they heap their anathemas. Let us, however, dissect this matter coolly for ourselves, and we will find that it is not taxation, but causes inhe-

rent in our kind of paper banking, which has induced Ohio banks to pass by disdainfully the plentiful supply of bank capital tendered by Ohio laws.

The complaint of a want of bank capital is an old one. It existed under legislatures favorable to banks, as well as under such as were deemed hostile to them; and as we have seen, it always existed without foundation. Ohio law-makers never yet could suit the fastidious taste of our bankers. The complaint was as loud before the new Constitution and our present tax law, as it is now. And it will exist—not until the tax law is repealed, for repeal that to-morrow and it would produce no change—but until Ohio bankers return and inflexibly adhere to the *specie standard*. You will ask what that has to do with the question? Much, as I will show.

It is said Ohio needs twenty millions of a circulation, of either Ohio or foreign bank notes. Admitting this exaggerated demand for paper money, for argument sake, and we may safely go farther for the same purpose, and claim that that amount was circulated in Ohio during last summer, for never were our currency manufacturers and borrowers busier than lately. Ohio bank notes alone were neglected. Indiana, Illinois, Kentucky, Virginia, Michigan, &c., &c., were ransacked for banks when established, with a view to borrow circulation of them; or where practicable, to establish new banks. And yet money never was scarcer; and not only money—Eastern exchange still more so. Ohio borrowed, and borrowed every body's credit, and called it money—and the more she borrowed the less real money she had. Certain Ohio bankers, connected as they were with foreign banks, played adroitly upon this borrowing propensity, and the rest of them lacked either the courage to resist it, or the good sense to perceive its tendency. At last, as October came, light began to dawn, and now it was all at once seen by a few bankers, that instead of having money loaned to us we have been borrowed from, and that in a common sense view, it after all made but little difference whether a bank note was issued by Ohio bankers on one side of the State line or the other. By reference to the special reports you can easily find to which category each Ohio bank belonged. At any rate, it was through them that foreign bank notes were circulated among us. The brokers aided it, and many of them became the worst species of banks of issue. Thus, a depreciated currency standard was imposed upon Ohio—as the currency fell, Eastern exchange rose; and as exchange rose, there came most inevitably a rush for the redemption of such Ohio paper as was easily accessible, and which therefore was constantly presented for redemption. The exchange thus drawn from Ohio supplied new foreign issues, and through them a draft upon Ohio was most constantly kept up by brokers, who were playing into the hands of those half Ohio and half Indiana bankers. Ohio paper had therefore to be redeemed five or six times and oftener a year, in Eastern exchange. Each redemption cost at least one per cent., and hence Ohio circulation cost some six to ten per cent. annually to maintain it. This cost, and not the tax, is, and has been, the great obstacle to Ohio circulation. With a specie standard in Ohio, all this would have been impossible.

To avoid this constant draft upon them, banks resorted to those pitiable shifts, so to pay out their own paper as to drive it from the very homes for which the bank was established. Instead of their own paper, they circulated about home foreign paper. A reference to the special reports presents the sad proof of all this. The connivance or the timidity of Ohio banks gave us a foreign currency. The tax law makers are innocent of this injury. Let us illustrate this matter farther. The highest tax to which any bank was subjected in the State was one and three-fourths per cent. This tax is not equal to two redemptions in a year, which would have cost two per cent. Now there is not a banker in Ohio, or elsewhere, that will not circulate freely his own paper, if he can be sure that it will not return

under three months ; or in other words, if his circulation does not cost him over four per cent. per annum. How absurd, if not wicked, is it then to assert that a one and three-fourths per cent. tax is the obstacle to a circulation, when they know that it is the cost of the circulation, as above explained. They are perfectly willing to pay double the tax, in the cost of exchange, for their circulation. Exchange at one-half per cent., with a tax of two per cent., and three redemptions a year, is cheaper to the banks than no tax and six redemptions a year, and exchange at one per cent. With a specie standard, a circulation would cost Ohio banks, including the tax, only about three per cent.—with a depreciated currency it costs six to ten per cent. All banks are willing to pay four per cent. or more for deposits, or any other capital left with them over ninety days. Why should they not use their circulation, (and what is a circulation, otherwise, than a loan of capital,) if it cost them no more? I have shown whence the increased expense arises, and therefore demonstrated the real cause of the difficulties in the way of Ohio bank capital and circulation.

You may ask, if this be true, why did not the banks see it, they being generally so alive to their interests? I answer, some of those who understood the game did not wish to see it, and the others were silent followers for reasons already indicated. It is an astonishing fact, that while our bankers are good and intelligent business men, they are usually the blindest of the blind upon questions requiring a train of reasoning different from that they are used to. They ever confound debt for capital, borrowing for loaning, and like every body else, they prefer that mode of relief best which they are used to. A bank is but a borrowing establishment, and hence it is natural that banks should see no wrong in a system so completely in accordance with their views. Ohio bankers have, like all other bankers, a most pernicious hankering for always circulating among the people that currency which the people have the least chance to get redeemed ; and they seem to regard it as a part of their "*esprit du corps*" to drive all bank notes as far as possible from home. They like an irredeemable currency. To this we find the natural antagonism of constant habit, acquired by interest, for the people have a leaning towards a different result.

Another propensity, one always in the way of bank reform from within the banks, is the blind fatuity with which bankers will repeat those clap-trap terms which any of the great bank oracles may put forth upon the difficulties of the hour. An aversion to think and act for themselves, and a fear to stand alone amidst their class, must not be omitted in contemplating the uniformity with which the tax law is held up by banks as the scape goat of all our financial troubles. Nor can I help being persuaded that interest also blinds their better judgment. The sequel will prove that their present tax policy is a most unwise one.

They tell us what we already know, that taxes are enormously high! Will not taxing Banks, lessen their aggregate amount? And if not, is it any relief to Ohio capital to exempt one and not all? Show us the way to get the taxes themselves down, but do not blame a mere law, which regulates the *manner* of taxation, for the tax itself. If high taxes drive out one species of capital, it will surely drive out all others, because as one leaves the rest are only burdened the heavier. Those last left must eventually begin the only real remedy—they must reduce the *tax*, and cease talking about the tax law, which really has little to do with it. If herein lies the eventual remedy, why not all unite in it before any of us leave? The twenty-five millions of acres of excellent land in our State will always remain, and I rather guess, they will always be populated. That population pays the taxes, and that population, Bankers included, may and should see that taxes are lowered. The necessities of a young people account for some of our taxes—the carelessness of our people to watch and check their *local* governments proper-

ly, accounts for more. We want the bankers far more to help us all to get an economical government, than we want the taxes they will have to pay. We want their help in the present heavy burthens, and they ought to share them; but we particularly want them in our efforts at reform. With their aid, they must be successful. The banks have overrated not only the present taxation, but also its future exaction. They are the allies of those elements laboring for tax exemptions and a reduced duplicate. It cannot take much reflection to convince them, and every body, that equal and exact justice is the best and safest rule for them and for all. Nor can it be wise to rely upon the special tax clauses in their charters. The guarantee of a constitution, backed by a wise judicial decision, in favor of equal taxation, is a safer anchorage than all their charters. Let *arbitrary* taxation be banished from Ohio, and let the banks share so great a boon. I think the time propitious for a mutual good understanding upon this matter. Let the banks each and all scan closely their acts for a twelve month, and I am sure they will find acts whose penalties they know best. Let them ponder upon and complain, with justice, of the fact of two rates of interest in the same State. The State cannot in honor recede from its tax law—it is a question of sovereignty. The banks may acquiesce, saving all the principles they contend for. I am sure, if they will but coolly examine and reflect upon the matter, they will see that the high taxes impede all business, theirs included; but theirs no more than others. The good will of the community is worth to them more than they suppose.

The truth is, the laws of the State are not in the way of successful banking. Let Ohio pass what laws it pleases, remove to-morrow the last vestige of either law or other restraint, and as long as banks favor influences which impose upon Ohio a depreciated currency, just so long will we have the worst of banking. But let the banks of Ohio do their duty, let them be faithful to their part of the so called contract, let them elevate the currency standard, making it at least equal to the States east of us, and Ohio will cease to be the plunder ground of foreign trash. Such an effort is feasible—not only feasible, it must be made and succeed, or else the indignation of a free people will sweep away the faithless institutions who misuse the powers conferred upon them. A few good bankers I know, see this in its true light; may they very soon impress their sound views upon their brethren.

To return to the question involved in the heading of this article, we may say that our banks have been of but little use to us in giving Ohio a home currency, or exchange at fair rates. What use then are banks? Their chief, and in fact their only use in the present state of business in Ohio, is in furnishing a gathering place where surpluses may be deposited, to be loaned to such as need temporary accommodations. It is important that our people, our law-makers, and our banks, should know and act upon this self-evident truth. The capital of the citizens, and not that of our banks, has for months done the business of Ohio, and it does not require one dollar of mis-called foreign capital to do our business. The worst borrowing is when we borrow other people's credit; and that alone do we borrow by the usual process employed through banks. This we must quit at all and every hazard. We want banks where men may meet month after month, and day after day, as debtors one day and creditors perhaps a few weeks after. We want depositories for temporary surpluses, and to supply temporary wants. Very little of Ohio bank capital is now owned abroad. It might all be owned at home. Ohio now loans unnecessarily to New York and the East, two millions of dollars through exchange. Let that necessity be done away with. Every day adds to our wealth as a people. Why then be tributaries to a false system based upon a false theory. That I am right in claiming for Ohio a sufficiency of capital, I submit the following data :

The banking capital of Ohio (already accepted in Ohio,) is	\$6,000,000
The discounts from this capital are.	14,500,000
Showing a surplus of discount over capital	\$8,500,000
Whence does this arise? It arises from the the deposits which amount to.....	6,200,000
And so much of the little Ohio circulation as remains after supplying the specie and exchange required by law, say.....	2,300,000

All this is Ohio capital. With brokers and private bankers this illustration is still more true. Their loans are entirely the result of deposits. I look upon it as the most deceptive perversion of language, to call it lending us money, when a banker, by circulating his shinplasters among us, absorbs our exchange, or when a bank gets the deposits of a town on the Lake, and lends it (without interest) to a broker in Cincinnati. And less yet is it furnishing us with capital, when an Eastern banker or broker takes stock in one of our banks, with an understanding that an amount larger than his stock is to be kept on deposit with him. Such lenders are but borrowers, and the less we have to do with them the better. Those terms which we hear so often, "more banking capital," "more currency," and "relief to the business community" are mere flash phrases of the trade. They should deceive no body any longer. Capital comes from honest labor and not from financiering,—currency is a curse when not based on specie; and relief never comes by borrowing when we are in a financial crisis—it comes either by paying or by wiping out. The use of a bank consists in its being the hand-maid of commerce, and it mistakes its vocation when it regulates trade. Industry creates capital, commerce circulates it, and banks are properly a part of the machinery of commerce, and not its masters. When banks get above and beyond this their proper sphere, they become unsafe and enormously expensive.

That credit will always exist in some easily portable and negotiable form, I know; and I am equally aware that commerce needs some such lighter forms of credit, but they should arise with the temporary demand, and expire after the occasion has passed which called them forth. Banks can aid by being the places through which balances are settled, and so far they are commercial conveniences. Commercial and financial derangements must however always be expected in a country where there is so much to tempt to commercial activity, and so little to restrain speculation. I think these revulsions would be lessened and more short-lived, if we would not attempt to regulate what is better left to itself.

VI. REMEDIES.

I am fully convinced that we may, under the existing bank laws of Ohio, have good banks as the phrase goes, and as many as we need, if the bankers themselves will it; and I know equally well that good banks are never made by mere banking systems—hence I reluctantly suggest any remedies. It is claimed that our people are not ready for those efficient radical measures, which would take banking out of politics, and make it what it should be, a business of every day life like all other business, at least I deem their advocacy in this report unnecessary—but until we are ready to adopt them, we should continue to amend the bank laws we have, so as to render them as nearly perfect as the nature of circumstances will admit of. With this view I would recommend as follows:

1st. That more stringent laws should be passed against the neglect of having the requisite amount of specie.

37.—PUB. DOC.

2d. That no bank pay out at its own counter any thing but its own notes or specie, and that all notes below twenty dollars be abolished.

3d. That no non-resident of Ohio be permitted to hold any stock in any bank in Ohio.

4th. That no Ohio stockholder be permitted to be a stockholder, officer, or agent in any other bank in or out of this State.

5th. That the provisions against excessive borrowing of directors and stockholders be more clearly defined.

6th. That the provisions against too large an amount of indebtedness from any one firm, should be held to include banks and bankers.

7th. That the system of book-keeping, especially the naming of accounts, be rendered more perspicuous, and proper penalties fixed for failing to post the books regularly each day.

8th. That weekly statements be made out by the banks, and copies thereof sent to the Auditor, subject to publication through the press. These statements should give the name of every private or public bank to whom or from whom balances are due, and there should be heavy penalties against deceitful reports. No ephemeral values, nor any ascertained losses should remain on the asset side.

9th. That regular meetings of the directors be held each week, and their attention to business secured by suitable liabilities for all losses resulting from their neglect.

10th. That every officer entrusted with funds by a bank should give full security.

11th. I unhesitatingly recommend that the maximum rate of Eastern exchange be fixed by law at *one-quarter per cent.*, and that all laws which make Eastern exchange the basis of circulation be repealed.

12th. That there be but one legal rate of interest for both banks and the community at large.

These remedies are suggested, not as panaceas for the evils springing from banking, but as practical amendments of our bank law, and I think they would to some extent prove safe guards against some of the defects in the banks examined by me, and which I have noted in my reports. The reasons for them may be found in the preceding pages, and I trust they will meet with favor from those who have the power to enforce them.

I have no special banking system to write up, nor do I feel any inclination to write any one in particular down. All banks are good, financially speaking, which have actual capital and sensible and honest men to manage them. The first cannot be supplied by the most adroit borrowing; nor will the kind of men just named stay in a bank which has no actual capital. The severest trials a bank officer has to undergo, are the peculiar temptations of his business. Against these, vigilant directors and stockholders are the best remedy.

It may surprise some that I recommend the fixing by law of the maximum rate of Eastern exchange. And yet every reason which can be given for fixing the rate of interest for banks, is still stronger for fixing the rate of exchange, and I am sure no less positive law will secure and preserve to Ohio a paper currency based upon the specie standard. No one is more fully convinced than the writer of this, that natural laws are the best regulators, and that in fact they eventually enforce their decrees by bitter experience, upon those who violate them. But it is also true, that where legislators invade these "higher laws," they must even patch up their errors as best they may. Our law-makers have committed two great errors; they have authorized a fluctuating paper currency, based upon Eastern exchange; and have established two rates of interest within the same State. My suggestions are based upon the facts around me, and in my opinion it is wrong

to allow the same persons who give us our supply of currency, also to fix the rate of exchange. This is handing our business men over to them for the gross-est spoliation.

In conclusion, I would beg your indulgence if I have devoted more space to my report than may be justifiable. Accept for yourself and the Hon. Secretary of State, my most respectful thanks for the confidence placed in me. I fear that I have not fully met your expectations, but I assure you that I have honestly endeavored to examine strictly, and report truthfully.

I remain, with high regard,

Most respectfully yours,

CHARLES REEMELIN.

ERRATA.

On page 4, line 24, after the word "twenty-six" insert the words "of the bank law."

On page 78, line 38, for "loaned" read "borrowed," and in the same line, for "to" read "from."

On page 81, line 6, for "time" read "true."

On page 82, line 7, for "Sarg. Anderson" read "Lars Anderson."

On page 89, line 19, for "to exch." read "& exch."

On page 127, line 6, for "in" read "this is."

On page 147, line 10, for "invoice" read "interest."

On page 154, last line but one, for "notes or bills" read "notes as bills."

On page 202, line 22, for "absence of" read "assistance from."

On page 205, line 5, after "concerned" insert "are."

On page 215, line 32, for "quickly protect" read "quietly pocket."

On page 216, line 22, for "one half" read "one and a half."

On page 221, line 6, for "1,200,000" read "1,500,000."

STATE DEBT OF OHIO.**FIFTH SEMI-ANNUAL REPORT**

OF THE

COMMISSIONERS OF THE SINKING FUND,

TO THE

GOVERNOR OF OHIO.

OFFICE OF THE COMMISSIONERS OF THE SINKING FUND, }
COLUMBUS, Ohio, July 20, 1854. }

TO THE HON. WM. MEDILL, *Governor of Ohio*:

SIR:—In pursuance of the duty imposed on the Commissioners of the Sinking Fund of the State of Ohio, the undersigned have the honor to report that the semi-annual interest due on the Domestic Debt on the 1st day of May last, was promptly paid, except in a few instances where the parties holding the bonds of the State failed to make demand. The semi-annual interest on the Foreign Debt of Ohio, payable in the City of New York on the 1st day of July, has also been discharged to the same extent, and with like promptness.

In view of the fact that the practice of granting the custody and use of the public money to banking institutions is still persisted in by the Treasurer of State, the Commissioners met on the 9th day of May, and for the purpose of preventing the State from being stripped of all incidental advantage resulting from said practice so long as it is tolerated, said Commissioners made the following order:

“*Ordered*, That a requisition be now made on the Auditor of State for his draft on the Treasurer of State for an amount of funds equal to the interest due in New York on the 1st day of July, 1854, on the Foreign Debt of Ohio, to be made payable to John G. Breslin, Special Agent of the Commissioners of the Sinking Fund, for immediately converting (without premium) said amount of funds belonging to the Treasurer of Ohio into an equal amount of bills of exchange payable in New York on the 31st day of June, 1854, without grace.”

In pursuance of the above, the following draft was procured from the Auditor of State, and duly placed in the hands of the Treasurer of State for execution:

AUDITOR OF STATE'S OFFICE, OHIO,
DEPARTMENT OF PUBLIC WORKS,
COLUMBUS, May 9, 1854. }

Treasurer of State of Ohio:

SIR:—The Commissioners of the Sinking Fund have this day made the following requisition on this office:

OFFICE OF COMMISSIONERS OF SINKING FUND, }
COLUMBUS, Ohio, May 9, 1854. }

Auditor of State:

SIR:—For the purpose of protecting the State against unnecessary losses in the purchase of exchange for meeting the July interest on the foreign public debt of Ohio, you are hereby requested to issue your draft in favor of John G. Breslin, Special Agent of the Commissioners of the Sinking Fund, for the sum of four hundred and thirty-three thousand three hundred and eighty-three dollars forty-four cents—said sum to be applied in the immediate purchase of bills of exchange on New York, payable on the 30th day of June, 1854, without grace, and free of cost to the State. For which draft this shall be your warrant.

(Signed,)

WM. D. MORGAN, Acting Commissioner,
WM. TREVITT, Secretary of State,
GEO. W. McCOOK, Attorney General.

In pursuance of the above requisition, I hereby issue this my draft on the Treasurer of the State of Ohio, for the sum of *four hundred and thirty-three thousand three hundred and eighty-three dollars forty-four cents*, payable to John G. Breslin, Special Agent of the Commissioners of the Sinking Fund, for the purpose set forth in said requisition.

(Signed,)

WM. D. MORGAN, Auditor.

[\$433,383 44.]

As stated in their last previous report, the Commissioners have from time to time adopted proceedings in all respects similar in tenor and purpose with the above for the procurement of the exchange required for the payment of all interest falling due on the foreign public debt since that which was discharged in July, 1852. The adoption of these orders has, for the time being, effectually protected the State against the unjust practice of granting to banks the use of the public money, and yet withholding from it any share of the resulting advantages.

In regard to the payment of the principal of the *foreign* State debt of Ohio, the Commissioners have much pleasure in stating that, during the past six months, they have succeeded in reducing the amount thereof in the sum of two hundred and seventy-five thousand and fifty-two dollars seventy-four cents. Of this sum, \$166,848 86 in certificates of the public debt payable after 31st December, 1856, were purchased at an average premium a little less than 4 per cent.; and certificates to the amount of \$108,203 88, payable after the year 1860, were purchased at an average premium a little less than 7 per cent. The Commissioners have also succeeded during the same period in reducing the *domestic* State debt in the sum of ten thousand dollars. The terms upon which the bonds thus purchased were surrendered by their holders, and also the amount of interest saved to the State by lifting said bonds in advance of maturity, are shown by the following figures:

	Par value.	Premium paid.	Interest saved.
Ohio 6 per cents of 1856.....	\$166,848 86	\$6,599 55	\$30,033 60
1860.....	108,203 88	7,715 32	45,445 63
Miami Ex. land bond, 1863—domestic....	10,000 00	700 00	5,800 00
	<u>\$285,052 74</u>	<u>\$15,014 87</u>	<u>\$81,278 43</u>
Deduct amount of premium paid as above.....			15,014 87
Net saving to the State.....			\$66,263 56

On the 1st day of July, the Commissioners met in the city of New York for the purpose of carrying into effect the provisions of "an act supplementary to and

amendatory of an act to create a Sinking Fund," &c., passed 1st May, 1854; also to take action under the provisions of the fourth section of an "act making appropriations for the payment of the principal and interest of the public debt of Ohio," passed May 1, 1854. Said section is as follows:

"The Commissioners of the Sinking Fund are authorized and directed, whenever there is money in the treasury belonging to the Sinking Fund, and applicable to the payment of interest for the current year, to negotiate with the holders of outstanding bonds of the State, for the payment of the interest on said bonds for said year, in advance of the time when such interest becomes due and payable; and if the holders of such bonds, or any part thereof, will make a discount upon such interest, at a rate of not less than five per centum per annum, then the Sinking Fund Commissioners shall immediately make a requisition upon the Treasurer of State for a sum sufficient to pay such installment or installments of interest in advance, or so much thereof as may be agreed upon according to the provisions of this section."

The Commissioners, with a view of presenting the provisions of the above recited section, called personally on many of the resident holders of the stocks of the State, and also on all the principal business houses representing the foreign holders of said stocks. The uniform result of these interviews was unfavorable, and left no room to hope that the plan of the Legislature could be successfully introduced.

The Commissioners had also under their careful consideration so much of the act first above referred to as relates to the appointment of a resident Transfer Agent for the term of two years; but a majority of the Commissioners failing to find a new agent to whom, under existing circumstances, they felt prepared to entrust the honor and interests of the State, definite action in the premises was deferred.

Respectfully submitted,

WM. D. MORGAN. Acting Commissioner,
WM. TREVITT, Secretary of State.

STATE DEBT OF OHIO.

SIXTH SEMI-ANNUAL REPORT

OF THE

COMMISSIONERS OF THE SINKING FUND,

TO THE

GOVERNOR OF OHIO.

OFFICE OF THE COMMISSIONERS OF THE SINKING FUND, }
COLUMBUS, Ohio, January 13, 1855. }

HON. WM. MEDILL, *Governor of Ohio*:

SIR:—In making this, their sixth semi-annual report, the Commissioners of the Sinking Fund have the satisfaction of stating that during the six months ending the 31st December, 1854, they succeeded in effecting a still further reduction of the foreign State debt of Ohio to the extent of four hundred and two thousand eighty-nine dollars and seventy-eight cents. Of this sum, certificates of the public debt payable after 31st December, 1856, to the amount of \$355,352 07 were purchased at an average premium of $2\frac{1}{2}$ per cent; and certificates to the amount of \$46,737 71, payable after the year 1860, were purchased at an average premium of $5\frac{1}{2}$ per cent. The Commissioners have also succeeded during the same period in reducing the domestic State debt in the sum of six thousand one hundred dollars. These several sums added to the reductions effected during the six months ending the 30th June last, make an aggregate decrease of \$693,242 52 in the foreign and domestic debt within the past year.

The terms on which the stocks purchased during the six months just closed were surrendered to the State by their holders—and also the amount of interest saved to the State by lifting the bonds in advance of their maturity, are exhibited by the following figures:

	Par value.	Premium paid.	Interest saved.
Ohio 6 per cents of 1856.....	\$355,352 07	9,832 78	\$53,302 30
Ohio 6 per cents of 1860.....	46,737 71	2,554 31	18,227 69
Miami Ex. Land Bond—domestic.....	6,100 00	420 00	3,427 95
	<u>\$408,189 78</u>	<u>\$12,807 09</u>	<u>\$74,958 44</u>
Add discount on certain bonds as stated in schedule hereto appended....			2,152 43
			<u>\$77,110 87</u>
Deduct amount of premium paid as above.....			12,807 09
Net saving to the State.....			<u>\$64,303 78</u>

A list of the bonds purchased by the Sinking Fund Commissioners during the past year, showing the par value of each, with the amount of premium paid and interest saved thereon, is subjoined to this report.

The semi-annual interest due on the *domestic* State debt in the month of November, was paid at the State Treasury punctually on demand.

At the usual time of making provision for meeting the semi-annual interest due on the 1st day of January on the *foreign* debt of Ohio, the condition of the money market throughout the country was (as it yet is) exceedingly unsettled, and amidst the general revulsion which seemed everywhere to prevail, several of the banking institutions of Ohio had already sunk into hopeless bankruptcy. For these and other reasons, the Commissioners deemed it inexpedient and unsafe to instruct the State Treasurer to exchange the interest money in his possession for *time bills* on New York, as had been customary. Instead, therefore, of issuing their usual requisition, they made their order on the State Auditor for his draft on the Treasury for par funds payable directly to the State Agent. The Auditor's draft was in the following terms:

AUDITOR OF STATE'S OFFICE, OHIO, }
COLUMBUS, November 18, 1854. }

Treasurer of State:

Pay to A. P. Edgerton, Transfer Agent, No. 64 Beaver Street, New York, four hundred and twenty-one thousand three hundred and twenty dollars seventy-five cents, being the amount of interest due on the first day of January, 1855, on the Foreign debt of the State of Ohio.

(Signed,)

WM. D. MORGAN, Auditor.

[\$421,320 75.]

As this change in the customary language of the interest draft seemed to be regarded as opening the way to a renewal of the old practice of charging the State *exchange* on the amount of funds remitted to New York, the Commissioners felt it to be their duty to repel such inference immediately. They therefore addressed to the State Treasurer the communication of which a copy is hereto attached. It is but justice to that officer to state, that in a subsequent verbal interview, he disclaimed the intention which had called forth the communication.

In the month of November last, it was deemed best, in the judgment of the Commissioners, to surrender, without further delay, the bonds of the United States purchased in August and September, 1853, as a temporary investment of the Ohio Sinking Fund, and to apply the proceeds thereof as early as practicable to the purchase of Ohio Stocks. The par value of these United States bonds was \$106,200 00, and with premium added, cost the Commissioners \$119,417 50. The amount for which they were sold by the Commissioners, together with the interest which had accrued and been paid thereon, was \$121,600 84.

In former reports, the Commissioners have had occasion to refer in terms of earnest but respectful protest to the provisions of the act of April 19th, 1852, by which they are virtually stripped of the supervision and control over the Sinking Fund which was contemplated by the terms of the Constitution. This law in the particulars referred to, still retains all its objectionable features. The Commissioners, therefore, feel it due to themselves, whilst thus divested of all power to guard or control the custody of this Fund, to "perseveringly disclaim all responsibility for errors, losses or frauds which may attend its management" previous to being drawn from the Treasury on the order of the proper officers.

Respectfully submitted,

WM. D. MORGAN, Acting Commissioner.

WM. TREVITT, Secretary of State.

[COPY.]

OFFICE OF COMMISSIONERS OF SINKING FUND, }
COLUMBUS, Ohio, November 21, 1854. }HON. JOHN G. BRESLIN, *Treasurer of State*:

DEAR SIR:—We are informed by the Acting Commissioner that you communicated to him your intention to charge the State exchange for converting the amount of our draft to meet the interest on the public debt payable on the 1st of January into funds which are par in the City of New York.

We do not know to what extent a departure in the phraseology of the draft itself from the form heretofore adopted may have contributed to this resolution on your part. A recent event, *to which it is unnecessary that we should further allude*, has constrained us to this change, but we cannot consent that you should believe from the form of expression adopted, that we could recognize your right to make any charge for transmitting the funds; nor are we willing that the claim to charge the premium of exchange made by you, should rest with a merely verbal disclaimer of the Acting Commissioner of your right so to do.

We are satisfied that you can transmit the funds of the State *which have been in your custody since February last*, to New York without any charge to the State; and further, that we can now do so ourselves without any charge, or at least a very inconsiderable one.

And we now propose that for the draft already drawn to meet the interest, and for any others which in the present state of the stock market we may feel it our duty to draw to purchase the principal of the public debt, we will accept at the Treasury the circulating notes of the branches of the State Bank of Ohio, or of the specie paying independent or free banks, so called, or both, if furnished to us within the ten days next ensuing. Or as doubts have been expressed by you of your authority to pay to any person but the Agent of the Commissioners, we will send for ~~him~~ on any day which you may appoint, within the period named, that he may be here to receive the notes of the banks indicated, at the Treasury of the State, for the purpose of converting them into funds which can be used in New York in discharge of the liabilities of the State.

In making this proposition, nothing could be further from our intention than a design to embarrass you, or to contribute in the least degree to the present unfortunate derangement of monetary affairs, and we would have relied upon your former practice of furnishing, on our previous requisitions, exchange upon New York without charge, if you had not in this instance intimated your intention to depart from that practice. And we would be glad to be relieved from the trouble which the acceptance of our proposition would now impose upon us, if you would give the assurance that the funds should be in New York to meet the requisition, without charge to the State.

Your reply to this communication is desired during this day or to-morrow, as one of the Commissioners will be necessarily absent after the twenty-second.

We are, very respectfully, &c.,

(Signed,)

GEO. W. MCCOOK, Attorney General.

WM. TREVITT, Secretary of State.

WM. D. MORGAN, Acting Commissioner.

FOREIGN AND DOMESTIC STATE DEBT OF OHIO.

FOREIGN DEBT — PAYABLE IN NEW YORK.				
	Amount outstand- ing January 1, 1854.	Amount purchased by Sinking Fund Commissioners du- ring the year 1854.	Amount outstand- ing January 1, 1855.	Annual Interest
Five per cent. stock, payable at the pleasure of the State after 1856.....	\$150,000 00	.....	\$150,000 00	\$7,500 00
Five per cent. stock, payable at the pleasure of the State after 1865.....	1,025,000 00	.....	1,025,000 00	51,250 00
Amount of five per cent. stock, and annual interest thereon.....	\$1,175,000 00	.....	\$1,175,000 00	\$58,750 00
Six per cent. stock, payable at the pleasure of the State after 1856.....	\$3,292,133 24	\$522,200 93	\$2,769,932 31	\$166,195 94
Six per cent. stock, payable at the pleasure of the State after 1860.....	6,566,335 53	154,941 59	6,511,393 94	390,683 63
Six per cent. stock, payable at the pleasure of the State after 1870.....	2,183,531 93	.....	2,183,531 93	131,011 92
Six per cent. stock, payable at the pleasure of the State after 1875.....	1,600,000 00	.....	1,600,000 00	96,000 00
Amount of six per cent. stock, and annual interest thereon.....	\$13,742,000 70	\$677,142 52	\$13,064,858 18	\$783,891 49
Total amount of Foreign Debt, and annual interest thereon.....	\$14,917,000 70	\$677,142 52	\$14,239,858 18	\$842,641 49
DOMESTIC DEBT — PAYABLE AT COLUMBUS.				
	Amount outstand- ing January 1, 1854.	Redeemed in 1854.	Balance outstanding January 1, 1855.	Annual Interest
Faith and Credit Bonds — Canal Loan of 1842.....	\$839 00	.....	\$839 00	.....
Miami Extension Land Bonds — Canal Loan of 1842.....	926 00	.....	926 00	.....
Canal, School and Ministerial Bonds—Loan of 1846, payable after 1852,	100 02	.....	100 02	.....
Ohio National Road Stock, payable at the pleasure of the State.....	578 68	.....	578 68	.....
Amount of bonds not on interest, the money being deposited in the Treasury for their redemption, and notice given to holders.....	\$2,443 70	.....	\$2,443 70	.....
Faith and Credit Bonds, payable after 1863.....	\$224,500 00	\$16,100 00	\$208,400 00	\$12,504 00
Miami Extension Land Bonds, payable after 1863.....	74,185 00	.....	74,185 00	4,451 00
Amount of Domestic Bonds drawing interest, now outstanding.....	\$298 685 00	\$16,100 00	\$282,585 00	\$16, 56 00
Total amount of Domestic Debt.....	\$301,128 70	\$16,100 00	\$285,028 70	\$16,955 00
Total amount of Foreign and Domestic Debt.....	\$15,218,129 40	\$693,242 52	\$14,524,886 88	\$859,596 49

SCHEDULE OF CERTIFICATES of the *Foreign Debt of Ohio due after the years 1856 and 1860, purchased by the Commissioners of the Sinking Fund during the year ending on the 31st December, 1854, and deposited in the office of the Auditor of State. Also, a list of Domestic bonds redeemed and cancelled during the same period.*

No. of Bond.	In whose name when purchased.	When due.	Par value of bond.	Premium paid by Commissioners.	Interest stopped by cancellation of bond.
218	Baring Brothers & Co.....	1856.	\$5,000 00	\$112 50	\$900 00
879	Nicholas Gibert.....	..	1,500 00	52 75	225 00
979	do .....	..	1,500 00	52 75	225 00
1,222	William Whewell.....	..	5,000 00	122 65	750 00
1,223	do .....	..	5,000 00	122 65	750 00
1,224	do .....	..	3,000 00	73 65	450 00
1,225	do .....	..	2,000 00	49 15	300 00
1,226	do .....	..	4,000 00	98 16	600 00
1,318	Nicholas Gibert.....	..	2,000 00	70 33	300 00
1,723	do .....	..	3,000 00	105 50	450 00
1,727	William N. Gibert.....	..	500 00	19 17	75 00
1,915	Frances Hendricks.....	..	2,000 00	55 00	300 00
3,028	William Newton.....	..	2,000 00	65 00	360 00
3,043	John Weddleburn.....	..	5,000 00	212 50	900 00
3,135	John Fergusson.....	..	2,000 00	67 66	300 00
3,223	William N. Gibert.....	..	290 00	11 11	43 50
3,290	Frances Hendricks.....	..	3,000 00	82 50	450 00
3,366	Jacob A. Robertson.....	..	3,000 00	92 50	450 00
3,381	do .....	..	5,000 00	154 16	750 00
3,458	William N. Gibert.....	..	210 00	8 05	31 50
3,524	Frances Hendricks.....	..	1,000 00	27 50	150 00
3,566	Samuel M. Thompson.....	..	2,100 00	89 25	378 00
3,588	Lewis Loyd.....	..	9,000 00	382 50	1,620 00
3,589	do .....	..	10,000 00	425 00	1,800 00
3,590	do .....	..	10,000 00	425 00	1,800 00
3,591	do .....	..	5,000 00	212 50	900 00
3,592	do .....	..	5,000 00	212 50	900 00
3,593	do .....	..	5,000 00	212 50	900 00
3,594	do .....	..	5,000 00	212 50	900 00
3,595	do .....	..	4,000 00	170 00	720 00
3,681	do .....	..	5,000 00	212 50	900 00
3,682	do .....	..	5,000 00	212 50	900 00
3,722	do .....	..	5,000 00	212 50	900 00
3,723	do .....	..	5,000 00	212 50	900 00
3,730	do .....	..	10,000 00	425 00	1,800 00
3,770	do .....	..	5,000 00	212 50	900 00
3,771	do .....	..	5,000 00	212 50	900 00
3,899	A. Scharff.....	..	1,000 00	12 50	150 00
4,117	Peter Spader.....	..	2,000 00	95 00	360 00
4,125	B. & S. B. Strong, in trust.....	..	2,000 00	65 00	360 00
4,157	Peter Spader.....	..	1,000 00	47 50	180 00
4,279	William Onderdonk.....	..	1,500 00	41 50	225 00
4,324	Seamen's Bank for Savings.....	..	7,500 00	199 98	1,125 00
4,328	T. F. Hill & D. Smith, trustees.....	..	5,625 00	199 68	843 75
4,405	Seamen's Bank for Savings.....	..	10,000 00	310 00	1,500 00
4,519	do .....	..	10,000 00	310 00	1,500 00
4,553	do .....	..	5,000 00	160 00	750 00
4,579	William G. Lawton.....	..	500 00	23 75	90 00
4,588	William Onderdonk.....	..	2,000 00	55 33	300 00
4,633	do .....	..	2,000 00	55 33	300 00
4,639	Gustavus Lightbourn.....	..	1,500 00	48 75	270 00

SCHEDULE OF CERTIFICATES—Continued.

No. of Bond.	In whose name when purchased.	When due.	Par value of Bond.	Premium paid by Commissioners.	Interest stopped by cancellation of bond.
4,801	Louise H. B. Mallet.....	1856.	\$5,000 00	\$189 17	\$750 00
4,802	do .....	..	4,000 00	151 33	600 00
4,803	do .....	..	3,000 00	113 50	450 00
4,806	do .....	..	1,000 00	37 83	150 00
4,807	do .....	..	1,000 00	37 83	150 00
4,870	William Onderdonk.....	..	1,000 00	97 67	150 00
4,889	Treas. of Ohio in trust West. Reserve Bank.	..	10,000 00	383 33	1,500 00
4,890	do do .....	..	5,000 00	191 67	750 00
4,891	do do .....	..	10,000 00	383 33	1,500 00
4,893*	Treas. of Ohio for use Canal Bank.....	..	11,124 00	.....	1,668 00
4,901	H. P. E. Sarasin.....	..	5,000 00	150 00	900 00
4,903	Jean Charles Sarasin.....	..	5,000 00	197 50	750 00
4,924	Treas. of Ohio for use West. Reserve Bank.	..	7,900 00	302 83	1,185 60
4,965	Gustavus Lightbourn.....	..	1,300 00	42 25	234 00
4,966	Cornelia Lightbourn.....	..	1,000 00	34 00	150 00
4,981	William Onderdonk.....	..	2,000 00	55 33	300 00
5,100	Treas. of Ohio for use West. Reserve Bank.	..	2,000 00	76 67	300 00
5,101	do do .....	..	4,500 00	172 50	675 00
5,119	Lavinia Westervelt.....	..	1,000 00	37 66	150 00
5,126	Seamen's Bank for Savings.....	..	5,675 19	154 16	851 27
5,145	William Onderdonk.....	..	3,500 00	96 83	525 00
5,146	do .....	..	1,000 00	27 67	150 00
5,159	Treas. of Ohio for use West. Reserve Bank.	..	5,000 00	191 67	750 00
5,186	Herman LeRoy.....	..	8,000 00	280 00	1,440 00
5,236*	Treas. of Ohio for use Canal Bank.....	..	21,374 00	.....	3,206 10
5,250	Caroline R. Dewel.....	..	2,000 00	65 00	360 00
5,278	Seamen's Bank for Savings.....	..	5,374 88	146 03	806 23
5,280	do do .....	..	13,000 00	346 67	1,950 00
5,283	do do .....	..	7,428 00	201 80	1,114 20
5,291	do do .....	..	3,000 00	96 00	450 00
5,300	do do .....	..	7,600 00	206 46	1,140 00
5,308	Treas. of Ohio for use West. Reserve Bank.	..	7,000 00	268 33	1,050 00
5,310	Seamen's Bank for Savings.....	..	10,870 00	347 83	1,630 50
5,315	do do .....	..	2,500 00	66 67	375 00
5,352	H. P. E. Sarasin.....	..	1,000 00	30 00	180 00
5,353	do .....	..	1,000 00	30 00	180 00
5,354	do .....	..	1,000 00	30 00	180 00
5,355	do .....	..	1,000 00	30 00	180 00
5,356	do .....	..	1,000 00	30 00	180 00
5,377	Seamen's Bank for Savings.....	..	2,000 00	53 34	300 00
5,386	H. S. Flynt, cashier.....	..	3,000 00	86 50	450 00
5,418	Treas. of Ohio, for use West. Reserve Bank.	..	1,000 00	38 33	150 00
5,430	R. D. Weeks, in trust.....	..	2,500 00	98 75	375 00
5,443+	Treas. of Ohio in trust Seneca Co. Bank....	..	2,500 00	118 75	450 00
5,444	do do .....	..	1,750 00	39 38	315 00
5,449	do do .....	..	400 00	16 00	72 00
5,504	R. M. Smith, Treas. New Jersey.....	..	5,000 00	135 83	750 00
5,531	H. S. Flynt, cashier.....	..	1,200 00	34 60	180 00
5,547	Aud. of Ohio for use Miami Valley Bank...	..	6,500 00	276 25	985 00
5,554*	Treas. of Ohio for use Canal Bank.....	..	8,000 00	.....	1,200 00
5,571	Aud. of Ohio for use Miami Valley Bank...	..	5,000 00	212 50	750 00
5,582	Charles McGregor.....	..	5,100 00	178 50	918 00
5,594	Aud. of Ohio for use Bank of Commerce...	..	5,000 00	156 66	750 00
5,620	Edwin Stearns, Treasurer.....	..	2,000 00	72 00	300 00
5,623	do .....	..	3,000 00	108 00	450 00
5,642	Henry W. Hicks, trustee.....	..	3,000 00	112 50	540 00
5,654	R. M. Smith, Treas. New Jersey.....	..	5,700 00	14 25	855 00

SCHEDULE OF CERTIFICATES—Continued.

No. of Bond.	In whose name when purchased.	When due.	Par value of Bond.	Premium paid by Commissioners.	Interest stopped by cancellation of bond.
5,671	Aud. of Indiana for Bank of Connorsville..	1856.	\$5,000 00	\$190 83	\$750 00
5,676	Wetmore & Cryder.....	..	2,000 00	85 00	360 00
5,678	R. W. Dickinson.....	..	5,000 00	162 50	900 00
5,685	M. Johnson, cashier.....	..	770 00	32 73	138 60
5,688	Aud. of Ohio for use Iron Bank of Ironton..	..	10,000 00	325 00	1,500 00
5,693	Winalow, Lanier & Co.....	..	928 86	30 19	167 20
5,715	Prime & Co.....	..	10,000 00	425 00	1,800 00
5,728	Aud. of Ohio for use Miami Valley Bank..	..	12,156 00	549 04	1,823 40
5,734	John Garcia.....	..	1,625 00	55 06	243 75
5,765*	Treas. of Ohio for use Canal Bank.....	..	3,500 00	.....	525 00
5,772	R. M. Smith, Treas. New Jersey.....	..	6,700 00	249 01	1,005 00
5,806*	Corning & Co.....	..	5,000 00	Bro. 12 50	750 00
5,813*	H. T. Morgan & Co.....	..	5,000 00	Bro. 12 50	750 00
			522,200 93	16,432 33	83,335 60
509	Hannah Curtiss.....	1860.	\$900 00	\$72 00	\$378 00
1,713	Frances Hendricks.....	..	2,372 79	136 44	925 38
3,054	do .....	..	2,000 00	115 00	780 00
5,020	Wm. Newton.....	..	2,000 00	127 50	840 00
6,519	Frances Hendricks.....	..	507 92	29 19	198 06
12,133	John Chouquet.....	..	800 00	62 00	336 00
13,156	A. Scharff.....	..	1,000 00	55 00	390 00
14,405	Reuben Bunker.....	..	1,000 00	82 50	420 00
14,411	A. Scharff.....	..	3,000 00	165 00	1,170 00
14,468	Ann J. Titus.....	..	1,000 00	77 50	420 00
14,631+	Eliphalet Swift, trustee.....	..	150 00	7 88	63 00
17,045	Jesse Hartshorn.....	..	2,000 00	145 00	840 00
17,909	Alma A. Blydenburgh.....	..	500 00	28 75	195 00
18,537	R. Leavenworth.....	..	500 00	41 25	210 00
18,775	Catharine Floyd.....	..	1,000 00	82 50	420 00
18,943	John G. Blanvelt.....	..	1,000 00	72 50	420 00
19,200	Ed. A. Havemyer.....	..	400 00	17 00	168 00
20,075	Hezekiah Banks.....	..	1,000 00	62 50	420 00
20,090	Ethan Alling.....	..	4,000 00	250 00	1,680 00
20,246	John A. Peck.....	..	500 00	31 25	195 00
20,251	Hannah Curtiss.....	..	700 00	56 00	224 00
20,339	C. H. Edgar.....	..	500 00	41 25	210 00
20,475	Francais L. T. Baselli.....	..	1,500 00	101 25	630 00
20,595	do .....	..	700 00	47 25	224 00
20,853	Captain John Britton.....	..	3,000 00	180 00	1,170 00
20,857	Jean A. Picat.....	..	1,000 00	72 50	420 00
20,871	do .....	..	1,000 00	72 50	420 00
21,175	Pierre Chatard.....	..	5,000 00	412 50	2,100 00
21,464+	John Thompson.....	..	200 00	16 50	84 00
21,558+	Andreas N. Hanser.....	..	4,500 00	303 75	1,890 00
21,564+	E. E. M. Drydier.....	..	1,363 88	95 47	572 83
21,631	Albert Hentsch.....	..	1,000 00	82 50	420 00
21,701	Elias Hewitt.....	..	5,000 00	412 50	2,100 00
21,754	Harriet C. Boardman.....	..	300 00	24 75	126 00
21,783+	M. H. Brodi Listapis.....	..	1,500 00	93 75	630 00
21,784	do .....	..	5,288 00	330 50	2,220 96
21,798+	Cornelia Lightbourn.....	..	500 00	32 50	195 00
21,809	Samuel L. Thompson.....	..	100 00	6 25	42 00
21,890	Amedie Massie.....	..	1,960 00	156 80	823 20
21,910	Gustave Hagerman.....	..	2,000 00	145 00	840 00
21,935	P. Chatard.....	..	5,500 00	440 00	2,310 00

SCHEDULE OF CERTIFICATES—Continued.

No. of Bond.	In whose name when purchased.	When due.	Par value of Bond.	Premium paid by Commissioners.	Interest stopped by cancellation of bond.
22,383	Manuel H. Mora.....	1860.	\$4,500 00	\$360 00	\$1,890 00
22,603	Enoch Huntingdon.....	..	1,000 00	80 00	420 00
22,747	Aud. of Ohio for use Pickaway Co. Bank.	..	2,000 00	120 00	780 00
22,757	do do.....	..	5,500 00	330 00	2,145 00
22,831	Henry E. Cartwright.....	..	3,600 00	183 00	1,512 00
22,988	Treas. of Ohio for Seneca County Bank..	..	1,092 00	79 17	458 64
23,000	William Brewer.....	..	4,500 00	236 25	1,890 00
23,124†	H. S. Flynt, cashier.....	..	4,457 00	276 06	1,738 23
23,336†	M. P. & W. F. Prout, Ex.....	..	500 00	36 25	210 00
23,484	Henry W. Hicks.....	..	3,000 00	217 50	1,260 00
23,516	Jenny Rosset.....	..	1,000 00	72 50	420 00
23,517	H. S. Flynt, cashier.....	..	6,000 00	360 00	2,340 00
23,530†	Gabriel Diodati.....	..	1,000 00	62 50	420 00
23,588	Henry W. Hicks.....	..	5,000 00	312 50	2,100 00
23,642	Portage County Branch Bank.....	..	450 00	33 75	189 00
23,650†	Catharine Floyd.....	..	1,000 00	80 00	420 00
23,664†	John G. Floyd.....	..	5,000 00	337 50	2,100 00
23,670	Carpenter & Vermilye.....	..	500 00	40 00	210 00
23,680	Catharine Floyd.....	..	3,000 00	247 50	1,260 00
23,693*	Aud. of Ohio for use Iron Bank Ironton..	..	5,000 00	Bro. 12 50	1,950 00
23,705	N. Denton Smith.....	..	300 00	15 75	117 00
23,710	do.....	..	2,000 00	165 00	840 03
23,713	Cammann & Co.....	..	5,500 00	385 00	2,310 00
23,716	Corning & Co.....	..	500 00	36 25	210 00
23,717	Carpenter & Vermilye.....	..	1,000 00	72 50	420 00
23,725	Winslow, Lanier & Co.....	..	2,000 00	145 00	840 00
23,763	P. O. Van Schaick & Co.....	..	6,500 00	471 25	2,730 00
23,766	Frederick A. Coe.....	..	700 00	50 75	294 00
23,798	John M. Bruce, Jr.....	..	600 00	37 50	234 00
23,801	Frederick A. Coe.....	..	8,500 00	563 12	3,315 00
23,802	James A. M. La Fourrette.....	..	1,000 00	66 25	390 00
			154,941 59	10,269 63	63,673 92
DOMESTIC—MIAMI EXTENSION CANAL BONDS.					
64	P. W. Taylor & Co.....	1863.	\$100 00	.....	\$61 00
81	do.....	..	100 00	\$7 00	56 11
83	do.....	..	100 00	7 00	56 11
84	do.....	..	100 00	7 00	56 11
105	do.....	..	100 00	7 00	56 11
108	do.....	..	100 00	7 00	56 11
208	do.....	..	300 00	21 00	168 35
314	do.....	..	100 00	7 00	56 11
336	City Bank of Columbus.....	..	5,000 00	350 00	2,805 83
352	do.....	..	100 00	7 00	56 11
654	Thomas Moodie, cashier.....	..	10,000 00	700 00	5,800 00
			16,100 00	1,120 00	9,227 95
Total Foreign and Domestic Bonds.....			693,242 52	27,821 96	156,236 87
Add discount as stated on next page.....					2,152 43
					158,389 30
Deduct amount of premium as above.....					27,821 96
Net amount saved by redemption of stocks.....					130,567 84

† Part of. * Bonds purchased at a discount.

SCHEDULE OF CERTIFICATES—Continued.

The following Certificates embraced in the above schedule, were purchased in the month of December, 1854, at the following discounts :

No. of Bond.	In whose name when purchased.	When due.	Par.	Discount.
4,893	Treasurer of Ohio for use Canal Bank.....	1856.	\$11,194 00	\$389 34
5,236	do do .....	..	21,374 00	748 09
5,554	do do .....	..	8,000 00	290 00
5,765	do do .....	..	3,500 00	122 50
5,806	Corning & Company.....	..	5,000 00	200 00
5,813	H. T. Morgan & Co.....	..	5,000 00	250 00
23,693	Auditor of Ohio for use Iron Bank of Ironton.....	1860.	5,000 00	162 50
			58,998 00	\$2,152 43

